



# SPOTLIGHT

OCTOBER 2018

ARE YOU **HUNGRY** ENOUGH?



# ARE YOU HUNGRY ENOUGH?



## Steve Greer

Chief Executive Officer  
AIL/NILICO Agency Divisions

**WHEN YOU'RE HUNGRY FOR SUCCESS, DON'T LET ANYONE FEED YOU CRAP ABOUT SLOWING DOWN.**

— MARIE FORLEO

**CANNOT TELL A LIE: I OWE THE INSPIRATION** for this article and the theme of this issue of *Spotlight* to PR Manager Cindy Cleary. Back in September, she sent a PR Team email that referenced Patrick Lencioni's book *The Ideal Team Player*. The point of her message is spot on for all of us at AIL/NILICO.

According to Lencioni, "The kind of people that all teams need are people who are humble, hungry, and smart: humble being little ego, focusing more on their teammates than on themselves. Hungry, meaning they have a strong work ethic, are determined to get things done, and contribute any way they can. Smart, meaning not intellectually smart but inner personally smart." Cindy's intro to the PR Team said, "We're pretty smart ... and some of us are humble (that's a joke!) ... but aren't most of us HUNGRY?"

Cindy reminded the PR Team of the excitement they had when they signed their first TG or the first time they presented to an Executive Board and got a 'yes.' Members of our field force, remember your first claim check? Of course you do! How do we keep the excitement, pride and passion of those moments to drive us forward? How do we STAY hungry? Lencioni says, "Hungry people almost never have to be pushed by a manager to work harder, because they are self-motivated and diligent. They are constantly thinking about the next step and the next opportunity. And they loathe the idea that they might be perceived as slackers."

As entrepreneurs, we can't slouch down at our desks, whiling away the hours and pretending we're busy. If we did, we'd be hungry all right — we'd starve! Instead, we have to feed our hunger with habits that help maintain it and grow it. Talk to our top producers and you might be surprised to learn that money is not their main driver. It's usually about proving themselves in one way or another and providing for those they love. They build their days around feeding their hunger a steady diet of positive thoughts, self-discipline, and small things that help keep them on their game. Many people read motivational books to keep their minds on the right track. Some find their focus by working out. It can even be something as simple as playing your favorite music to keep you pumped throughout the day.

One of the most important and effective ways to feed the hunger is to keep in mind why we do what we do. Remind yourself that the protection we offer is often the only thing that stands between a grieving family and the end of the world as they know it. Every extra appointment you make, each additional presentation you make is an opportunity to tip the scales to the side of a deserving working family.

The 4<sup>th</sup> Quarter is here and 2018 is winding down. If you're not feeling the hunger, don't wait another day to reach down inside yourself, find it and feed it. It's there; you just need to find it. I leave you with the parting words to Cindy's message: "No excuses — it's time to be HUNGRY!" 🍌



## SPOTLIGHT

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# OCTOBER 2018

VOL. 51 NO. 10

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2018**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Wednesday 11/21** before 3:30 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by **Wednesday 11/28**. eApp business excluded from the 7 day hold should be uploaded by **Friday 11/30** before 3:30 p.m. CST to count for **November** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

# \$4,789,141

**in total bonuses were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Page 34-41**.

### Correction

In the September issue of *Spotlight*, the incorrect photo was used for Legacy Recruiting qualifier **David Ramirez-Benitez**.



**DAVID RAMIREZ-BENITEZ**  
5 RECRUITS  
Steve Svendson

### Notes of Importance

To encourage each self-employed PR Rep and PR Manager to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the specific details regarding contribution funds in the UFCW 1518, OPEIU 277 and UNIFOR 247 union agreements. For more information, contact **Tonia Stonum at TStonum@aillife.com**.

**\* Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2019 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top MGA / RGA from each category based on growth and Performance Factor with 100% minimum, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2019 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Caesars Palace in Las Vegas! The convention will be held May 8-11, 2019.



**LOOK FOR ME!**

NEW  
SGA



**Tina Janti**  
Iowa  
September

Tina was an interior designer before she joined the Company in 2010. She cites unlimited potential for growth and income, renewals and helping people as her enticements for choosing ALL. She rose through the ranks quickly, qualifying for Million Dollar Club, President's Club, and Founder's Club, and she finished among the top 10 producers in 2016. She says this partnership with Altig-Orlovic offers the community "the opportunity for a long-term career where you can impact others positively both personally and professionally."

NEW  
SGA



**Ernest Powell**  
Mississippi  
September

Ernest has a degree in Business Administration and served as the Director of Marketing for a large financial services company. His desire to be in control of his own career is what drew him to ALL in 2013, and he says that having a positive impact on others is what he finds most rewarding. "Our products change people's lives and leave a legacy for others," he says. He believes his office will have a tremendous impact on the community by providing careers with a huge potential for growth and by their charitable efforts for local underprivileged kids.

# ANNIVERSARIES

**38 YEARS OF SERVICE**  
Eric Giglione, SGA

**36 YEARS OF SERVICE**  
Rick Altig, SGA

**33 YEARS OF SERVICE**  
Ted Schilling, AGT

**27 YEARS OF SERVICE**  
David Hausman, MGA

**22 YEARS OF SERVICE**  
Joey Kennedy, AGT

**20 YEARS OF SERVICE**  
Carl Boldon, AGT

**17 YEARS OF SERVICE**  
Kevin Appasamy, RGA

**15 YEARS OF SERVICE**  
Corey Neff, SGA

**14 YEARS OF SERVICE**  
Richard Barbour, AGT

**13 YEARS OF SERVICE**  
Andrea Barenholtz, AGT

Lamine Diakhate, AGT  
Craig Stropmf, RGA

**12 YEARS OF SERVICE**  
Patrick Bendure, SGA

Andrew Haskins, AGT  
John Keliher, PR  
Orett Nelson, AGT  
Jeffery Thiel, RGA

**11 YEARS OF SERVICE**  
Viki Farr, PR

Stephen Jubrey, SGA  
Ryan McIntosh, RGA

**10 YEARS OF SERVICE**  
James Hill, SGA

Joshua Lenix, AGT  
Tien H Nguyen, AGT  
Stephanie Novel, AGT

Brian Ryan, PR

**9 YEARS OF SERVICE**  
Maurice Baritz, GA  
Lalitha Janardhanan, MGA  
Ariana Jones, GA  
Salman Quadri, SGA  
Olga Tsymbal, AGT

**8 YEARS OF SERVICE**  
Darrell Asbell, RGA

Matthew Conrad, RGA  
Patrick Donovan, MGA  
Miranda Mortensen, AGT  
Dyoma Ramirez-Robles, AGT  
Brian Wallace, AGT

**7 YEARS OF SERVICE**  
Andre Bent, RGA

Yussuf El-Zein, RGA  
Bryan Froneberger, AGT  
Kyle Lewicki, RGA

Marian Sertler, RGA  
Albert Serur, SGA  
Carlo Trinidad, AGT

**6 YEARS OF SERVICE**  
Daniel Bean, SA  
Juanita Burton, AGT  
Corey Cox, GA

Alex Smith, AGT  
Ifeanyi Ufodu, AGT

**5 YEARS OF SERVICE**  
George Connell, PR  
Michael Cooper, PR  
Jeffrey Gilliana, AGT

Damaris Henderson, AGT  
Andrew Hynan, MGA

Joachim Jean, AGT  
David Kerul, AGT  
Kevin McKeen, PR  
Frederick Noel, AGT  
George O'Shea, RGA  
Tobe Pope, AGT  
Tiffani Tavormina, GA

**4 YEARS OF SERVICE**  
Toni-Ann Allen, SA  
Kimiora Aue, AGT  
Michael Barahona, AGT  
Richard Bentley, AGT  
Matthew Cessna, MGA

Tami Chaimov, SA  
Peter Davis, MGA  
Derek Foore, MGA  
Victoria Gonzales, AGT  
Sina Heak, MGA  
Jorge Leon, MGA

Mary Perinpanayagam, AGT  
Amanda Peterson, MGA  
Steven Redd, RGA  
Takiyah Smith, GA

Ileana Tatafu, AGT  
Shayla Williamson, MGA

**3 YEARS OF SERVICE**  
Behrad Baghbanian, MGA  
Zavier Borchelt, GA  
Barney Browner, GA  
Maurice Coleman, GA  
Morgan Dennis, AGT  
Daniel Duncan, MGA  
Chavis Holmes, MGA  
Margaret Kalina, SA  
David Lawrence, AGT  
Connor McCollum, GA  
Kanon McGee, MGA  
Harley Miles, AGT  
Amelia Moeaki, SA  
Danielle Morales, GA  
Darrik Robbins, SA  
Francesca Veltri, MGA  
Rochelle Weber, SA  
Matthew A Wilson, AGT

**2 YEARS OF SERVICE**  
Sergey Alekseev, SA  
Carmen Arroyo, AGT  
Trevor Bailey, AGT

Taulant Bane, GA  
Samuel Barriere, AGT  
Johnathon Bogoslawski, AGT  
Bryanna Campos, GA  
Cory Cannataro, AGT  
Daniel Charron, SA  
Frank Ciccone, AGT  
Javier Diaz, AGT  
Stephen Farnsworth, AGT  
Gloria Feltz, AGT  
Ionatan Fiscu, SA  
Corey Fjerstad, AGT  
Jacob Garza, GA  
Alex Gonzales, AGT  
Drew Herstine, SA  
Magdalena Holman, SA  
Tyler Honeyford, GA  
Sylvain Kalombo, GA  
Drew Kier, SA  
Kevin Kondrad, GA  
Crystal Larkins, MGA  
Young Lee, GA  
Corey Lumley, SA  
Margaret Lupercio, SA  
Michelle Martinez, SGA

Jessie Medina, AGT  
Maricela Mendoza, SA  
Hany Mikhail, AGT  
Skay Nusenu, SA  
Michelle Olivo, GA  
Kurt Overy, SA  
Dulce Paz, GA  
Alexander Pham, SA  
Harjeet Rana, RGA  
Heidi Riffert, AGT  
Matthew Roebke, SA  
Mariam Shahid, SA  
Juan Venegas, AGT  
William Washington, AGT  
Evelt Westcarr, SA  
Kasey L White, GA

**1 YEAR OF SERVICE**  
Anthony Almeida, GA  
Tracilyn Alo, AGT  
Zarouhi Asdouzadourian, AGT  
Nicholas Atallah, SA  
Zinsou Ayihonsi, SA  
Frederick Baltimore, SA  
Isaiah Banks, MGA  
Eddie Beleshi, AGT

Roger Beloy, AGT  
Berline Belton, AGT  
Shirlene Best-Henry, AGT  
Clifton Blanchett, SA  
Layla Bokhari, MGA  
Nathan Brace, SA  
Robert Byers, GA  
Kamal Carnegie, AGT  
Monique Casey, SA  
Angel Cordero, SA  
Mark Cormier, SA  
Nicholas Davis, SA  
Wilkins Decius, AGT  
Audrey De La Rosa Carrascal, AGT  
Tristan Dlabik, SA  
Cara Donaldson, AGT  
Brandon Dusevic, SA  
Russell Erhardt, GA  
Michael Ezeafulukwe, GA  
Vincent Fang, SA  
Gabrielle Gallo, SA  
Henry Gedeon, AGT  
Adam Gignac, MGA  
Jordan Hallman, GA  
Mack Hanna, GA

Melissa Hansen, SA  
Zachery Hawthorne, MGA  
Connor Hinman, SA  
Edward Hudson, AGT  
Glyn Hurst, AGT  
Casey Jarratt, MGA  
Avion Johnson, AGT  
Jordan Jones, SA  
Alectra Kelley, SA  
Michael Kruse, GA  
Dejan Kukolj, AGT  
Andrew Kutcher, AGT  
Allen Landeen, SA  
Clayton Locher, SA  
Emilienne Lubin Chery, AGT  
Griselda Luna, AGT  
Jeffery May, AGT  
Andrew McAllister, SA  
Bryan McLane, SA  
Selma Ogresevic, SA  
John Ophals, RGA  
Vedant Parmar, AGT  
Shawn Penner, AGT  
Shelby Peterson, SA  
Elizabeth Posada, GA

Zachary Pospichal, AGT  
Marianne Rafeedie, SA  
David Robbins, AGT  
Robert Robinson, AGT  
Aref Sayegh, GA  
Sergio Serpas, AGT  
Latoya Smith, AGT  
Eric Soberg, SA  
James Sodan, MGA  
Gregory Soto, GA  
Jorge Soto Soriano, SA  
Harry Springer, SA  
Samantha Suarez, AGT  
Chastity Swanson, SA  
Shontay Thomas, AGT  
Michelle Tillett, GA  
Philomene Tshimbolela, AGT  
Paul Vassallo, MGA  
Justin Wiezbiski, AGT  
Gary Wilson, AGT  
Robert Wright, GA  
Aleksi Yi, SA

# PROMOTIONS

**STATE GENERAL AGENT**  
Tina Janti  
Ernest Powell

**REGIONAL GENERAL AGENT**  
Tiffany Babin-Washington  
Erikka Michaels  
Michael Patty  
David Rigney  
Justin Sutton  
Jose Viramontes

**MASTER GENERAL AGENT**  
Layla Bokhari  
Lauren Delzeith

Jeffrey Espinal  
Seth Frisby-Jack  
Roger Fung

Ashley Gallegos  
Joanna Hansen  
Casey Jarratt  
Daniel J Johnson  
John Ochoa Correa  
Thomas Prather  
Darrin Roberts  
Payam Sami

Matthew Sutton

Jhonne Whalen  
Manuel Diaz  
Michael Ezeafulukwe

**60% GENERAL AGENT**  
Taurean Flournoy  
Adam Fonticchiaro  
Tyler Green  
Nicholas Lazzaro  
Jesus Romero  
La Donna Shirley  
Phillip Taylor

**57.5% GENERAL AGENT**  
Stacy Blackmore

Justin Brown  
Jessica Daniels  
Hayden Davis  
Ethan Dewyer  
Janelle Dutra  
Andrew Flores  
Priscila Gonzalez  
Joseph Harnden  
Karima Hartani  
Damen Hartwick  
Carl Ignatius  
Kathleen McNamara  
Rebecca Mehlinger

Dan Nebraski  
Austin Nguyen  
Pegah Rahmani  
Jessica D Smith  
John Vacca  
Stephanie Villagran  
Dominick Williams

**55% SUPERVISING AGENT**  
Justin Auske  
Makkah Beasley  
Gary Bias  
Rachel Canning  
Brittany Cipriano

Ernesto Delgadillo  
Fabiola Del Palacio  
Daniel Foore  
Eddie Gonzales  
William Hammons  
Jessica Jones  
Morgan Kaminky  
Madison Kilburn  
Tanzetta Lasker  
Davelle Lee  
Daniel Lopez  
Elvira Masinovic  
Susan Perez

David Soto  
Wanda Thomas  
Joseph Vittorino  
Stori Waldrop

**52.5% SUPERVISING AGENT**  
Abbas Abdul-Khaliq  
Darius Barnes  
Brandon Basilio  
Kyle Bennett  
Kevin Benson  
Stacey Brokenbough  
Timothy Cadieux

Luisa Cardenas Mona  
Dustin Caso  
Chiara DAlessandro  
Jasmine Dempsey  
Matthew Dexter  
Justin Embree  
Douglas Ewers  
Alfredo Garcia  
Sarah Harris  
Cynthia Hettchen  
Matthew Hudlin  
Jamel Johnson  
Joshua Kellar

Johnathan Kyte  
Preston Long  
Tessa MacNeill  
Mitchell Mickovic  
Julie Miramonti  
Katie Mitchell  
Sione Mohi  
Christopher Nash  
VaShawn Nelson  
Tony Nguyen  
Randy Ortiz  
Sheri Pazak  
Cheyenne Perry

Jason Propst  
Jonathan Ramirez  
Ashlon Rhett  
Melanie L Rodriguez  
Jeremiah Russin  
Ethan Ruth  
Stephanee Santom  
Michael Tineo  
Christina Trotto  
Kaler Turenne  
Elaina Vecchio  
Joseph Webster  
Razan Zarba

# NEW SALES DIRECTORS



**Andre Hawthorne**  
October

Andre hails from Kingston, Jamaica where his athletic ability allowed him to compete in collegiate 100 meter sprint and long jump. He was later recruited to play soccer for the University of North Carolina, but an injury ended his career so he relocated to Boston where he interviewed with Laura Fisher in 2010. He was attracted by the opportunity to serve others while making a great income. He knew he wanted to be in a leadership role because he loves helping people and impacting lives, and transitioning to this role is just the next step in that journey.



**Natalie Linker**  
October

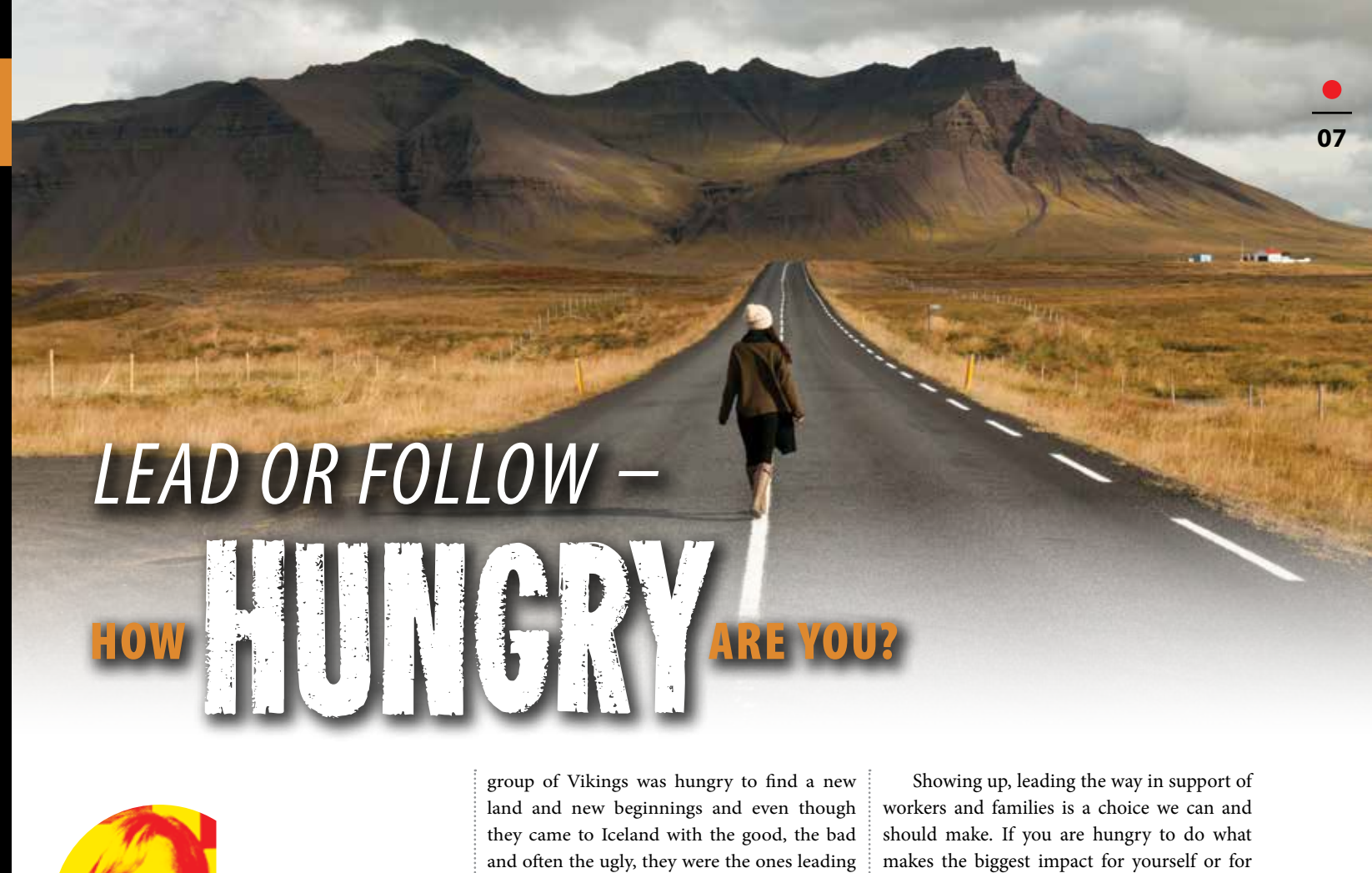
Natalie joined AIL in Colorado in 2005 and has worked in various SGA offices in different parts of the country. The Regional Sales Director opportunity has always been attractive to her because it involves working with leaders and she was fascinated to find out "how things run behind the scenes." She feels her field experience of "doing what they do firsthand" will be an asset in her new role. She has an affinity for and confidence in the area of recruiting, "probably because it didn't come naturally to me; I had to really work at it." Natalie lives in Irving, TX.



## 2019 AIL/NILICO LEADERSHIP ACADEMY SCHEDULE

| LEADERSHIP 101:                 | LEADERSHIP 201:        | LEADERSHIP 301:                                | LEADERSHIP 401:           |
|---------------------------------|------------------------|--|---------------------------|
| Fundamentals of Agency Building | Building for Ownership | Strategic Agency Leadership Training (Top Gun) | Results Driven Leadership |
| January 14-16                   | February 12-13         | March 5-6                                      | September 4-5             |
| April 29-May 1                  | August 13-14           | September 24-25                                |                           |
| June 17-19                      |                        |  |                           |
| October 28-30                   |                        |  |                           |

\*DATES SUBJECT TO CHANGE.



# LEAD OR FOLLOW – HOW HUNGRY ARE YOU?



**Susan Fuldauer**  
Vice President of  
Public Relations Field Operations

**R**ECENTLY, I VACATIONED IN ICELAND, where I had the opportunity to visit the northern coast of the country. While hiking through the bubbling mud pits, I came upon a posted sign that read: "It only takes one set of footprints for thousands to follow." Of course, the sign was putting the public on notice to stay safe and respect this awesome place. And we certainly wanted to be respectful and do our part in preserving this incredibly beautiful and unique place, so we stayed on the path, doing our part to preserve this natural beauty for others to enjoy as we had.

We also took time to learn about the history of Iceland, which, of course, includes the storied history of Viking exploration. But I kept reflecting back on that sign and thought about that "one set of footprints." If you keep your eyes wide open, you'll find messages all around you. This one really resonated with me.

One set of footprints crossing the North Atlantic landing in Iceland led to thousands of followers settling the country. That very first

group of Vikings was hungry to find a new land and new beginnings and even though they came to Iceland with the good, the bad and often the ugly, they were the ones leading others to a new world. These hungry warriors were met with the harshest of conditions, extreme landscapes and erratic weather. However, they had a vision and forged on to settle this very unwelcoming land.

Not that we should be exactly like the Vikings, but we do always have a choice to lead or to follow, to believe enough in a vision to see it through ... or give in to disappointments and hurdles along the way.

Our company was founded and a great legacy has been created by leaders who chose to forge a path few had traveled by creating a company with heart and passion for working families and communities. Our leaders, whether on the agency side or Public Relations side of the company, are hungry and driven to do more than what's been done before. They choose to lead, not follow, to reach heights never before imagined. They blaze the paths for others to follow, much as the early explorers did.

I'm proud that we, as a company, take the lead among businesses supporting the needs of working families. Our hunger to fight injustice and create financial security for those families is second to none. Using this hunger to move us to action can create an exponential impact for those we work with and for our own families.

Showing up, leading the way in support of workers and families is a choice we can and should make. If you are hungry to do what makes the biggest impact for yourself or for others, then obstacles and setbacks are simply points in time that make the vision that much stronger in the pursuit of what it is you want to accomplish. Make the decision to be like the Viking explorers crossing treacherous seas, desolate lands and brutal weather to go where others had yet to travel. Be hungry enough and focused enough to create footprints for others to follow. **✎**



From the Viking museum in Reykjavik

**Alberta Federation of Labour** — Sponsorship for a camper to attend the Annual Kids' Camp

**Alliance for Retired Americans** — National Membership Meeting Sponsorship & Ad

**American Federation of State, County and Municipal Employees** — Donation in support of their efforts to fight poverty, prejudice and advancing the freedom of all working people

**Arizona State AFL-CIO** — Labor Day Breakfast Sponsorship

**Center of Military Recruitment, Assessment, and Veterans Employment** — Helmets to Hardhats Sponsorship

**Central District Volunteer Firemen's Association** — Scholarship

**Central Indiana Labor Council, AFL-CIO** — Laborfest Supporter

**Central Ontario Building Trades** — Yearbook Ad

**Chicago & Cook County Building and Construction Trades Council** — Golf Outing

**Contra Costa County AFL-CIO, Central Labor Council** — Labor to Labor Dinner Sponsorship

**Coppin State Development Foundation**

**CWA Georgia State** — CWA/AT&T GA State Meeting

**Detroit, AFL-CIO Metropolitan** — Labor Day March

**Dutchess County Democratic Committee** — FDR Salute to Labor Dinner Circle of Honor and Ad Sponsorships

**Food & Drug Council** — Opening Night Reception Sponsorship

**Fraternal Order of Police of Ohio** — Board Meeting Transportation Sponsorship

**Fresno-Madera-Tulare-Kings Central Labor Council** — Strategic Planning Meeting

**Greater Boston Labor Council** — Salute to Municipal Office Holders Sponsorship & Ad

**Guide Dogs of America**

**Hall of Fame Central Labor Council, AFL-CIO** — Scholarship Banquet

**Hawaii Building & Construction Trades Council** — Labor Unity Picnic

**HGEA AFSCME 152** — Golf Tournament Sponsorship benefiting the Kendall Scholarship Fund

**HGEA AFSCME 152** — HGEA General Assembly Convention

**IBEW Third District** — Progress Meeting

**IBT 177** — Golf Outing Sponsorship

**IBT 294** — Teamsters Care Charity Golf Tournament & Ad Sponsorship

**IBT 631** — All Charities Fund Hackers & Slackers Golf Tournament, Silver Sponsorship

**IBT 731** — In Search of A Cure Golf Tournament Silver Sponsorship

**Illinois State AFL-CIO** — Labor & Politics Reception

**Institute for Construction Economic Research**

**Ironworkers 721** — Golf Tournament Hole in One Sponsorship

**IUOE 66** — Souvenir Journal Ad

**Jobs with Justice**

**Labor 411 Publication Ad**

**Laborers' District Council** — Muscular Dystrophy Association Charity Golf Outing

**Law Enforcement Officers Relief Fund** — Golf Classic, Bronze Sponsorship

**Los Angeles County Federation of Labor, AFL-CIO** — Labor Solidarity Parade & Rally Sponsorship

**Los Angeles/Orange County Building & Construction Trades Council** — Labor Day Ad

**Metropolitan Baltimore Council, AFL-CIO** — Ernie Grecco Golf Tournament Sponsorship

**Minnesota AFL-CIO** — State Fair Sponsorship

**National Consumers League** — Trumpeter Awards Dinner, Friend Sponsorship

**New York City Central Labor Council, AFL-CIO** — Labor Day Parade

**New York Immigration Coalition** — Fall Gala, honoring Joseph Dorismond of RWDSU

**New York State AFL-CIO** — Labor Day Celebration Conference

**North Carolina State AFL-CIO** — Hurricane Relief Fund Donation

**North Central States Regional Council of Carpenters** — Scholarship

**North Shore Federation of Labor** — Festival Ad

**Northeastern Illinois Federation of Labor, AFL-CIO** — Person of the Year Celebration, honoring Richard L Trumka

**Ohio AFL-CIO** — Biennial Convention Sponsorship & Ad

**Omaha Federation of Labor, AFL-CIO** — Septemberfest Salute to Labor Sponsorship

**OPCMIA 300** — Membership Picnic Event Sponsorship

**Patrick D. Finley Scholarship Fund Golf** — Beverage Cart Sponsorship

**Philadelphia Building Trades** — Charity Golf Classic Hole Sponsorship

**Pride at Work** — Convention

**Providence Central Federated Council, AFL-CIO** — Hot Dogs and Beer Event

**Provincial Building & Construction Trades Council of Ontario** — Convention

**Sacramento Central Labor Council, AFL-CIO** — Dinner & Ad Sponsorship

**Sacramento Central Labor Council, AFL-CIO** — Golf Tournament

**San Joaquin and Calaveras Counties, Central Labor Council** — Poker Night Sponsorship

**South Carolina AFL-CIO** — Scholarship

**Teamsters Joint Council 25** — Raffle Prizes for All Charity Fund Events

**Teamsters National Black Caucus** — Education Conference Banquet & Ad Sponsorship

**Texas AFL-CIO** — Walter Umphrey Four-Person Scramble

**Tri-Chapter** — Erie Niagara Chapter Workshop

**UFCW 1459** — Golf Classic Charitable Foundation Silver Sponsorship

**UFCW 1546** — Donation benefiting The Fred Clavio, Sr. Golf Classic Charity Golf

**UFCW 1995** — Volunteer Charity Fund Golf Tournament, Gold Sponsorship

**UFCW Local 27** — Leukemia Golf Tournament, Silver Sponsorship

**UMWA Retirees Region 1** — Retiree Picnic Sponsorship

**Union Sportsman Alliance**

**United Union of Roofers, Waterproofers and Allied Workers** — Sporting Clays Event Prize Sponsorship

**Utah Labor Day Picnic Silver Sponsorship**

**UWUA 369** — Golf Tournament Gold Sponsorship benefiting the UWUA Scholarship Fund

**Virginia AFL-CIO** — Convention

**Western New York Council of the CWA** — E.J. Mays Scholarship Golf Tournament Sponsorship

**WFYI Productions** — Sponsorship of the documentary of Eugene Debs, a National Labor Hero from Indiana

**Wisconsin State AFL-CIO Building Trades Conference** — Dollars Against Diabetes Golf Tournament Cart Sponsor

**Working America** — Leadership Luncheon Sponsorship

Contributions listed are from July – September



# NEW ASSOCIATES

PER MANAGER

## SA

| NAME              | #  | SGA             | NAME              | # | SGA               | NAME                    | # | SGA               | NAME               | # | SGA             |
|-------------------|----|-----------------|-------------------|---|-------------------|-------------------------|---|-------------------|--------------------|---|-----------------|
| Jorge Toribio     | 26 | Theodore Pappas | Megan Connors     | 3 | Mathew Hart       | Romas Noor              | 2 | Correa-Hunt       | Rubin Chaimov      | 2 | Theodore Pappas |
| Ryan Vance        | 9  | Surace-Smith    | Vincent Ventrella | 3 | Sabrina Lloyd     | Skylar Chauvin          | 2 | Joseph Diecedue   | Jennifer Walker    | 2 | Chad Potts      |
| Mark Neel         | 8  | Altig-Orlovic   | Richard Phaturos  | 3 | Brandon MacDonald | Nathaniel Henderson     | 2 | Don Foti          | Nelson Desmond     | 2 | Phillip Prata   |
| Brittany Luke     | 8  | Zachary Hart    | Sergio Carta      | 3 | Beto Quintero     | Frederick Baltimore     | 2 | Ryan Giddens      | De'Jour Washington | 2 | Albert Serur    |
| Justin Diaz       | 8  | Theodore Pappas | Igwe Nwagwu       | 2 | Altig-Orlovic     | Toni-Ann Allen          | 2 | Giglione-Ackerman | Vincent Crosland   | 2 | Robert Smith    |
| Jennifer Wall     | 8  | Dustin Venekamp | Roy Stephens      | 2 | Altig-Orlovic     | Christopher Belleperche | 2 | Zachary Hart      |                    |   |                 |
| Dylan Johnson     | 4  | Hart-Weller     | Samuel Boyle      | 2 | Simon Arias       | Nicholas Shanks         | 2 | Brandon MacDonald |                    |   |                 |
| Jennifer Dettmann | 4  | Chris Hernandez | Thaddeus Dahl     | 2 | Richard Correa    | Brynn Coplen            | 2 | Oldham-Gryska     |                    |   |                 |

## MGA

| NAME              | #  | SGA                  | NAME                | # | SGA               | NAME          | # | SGA               | NAME                | # | SGA               | NAME | # | SGA |
|-------------------|----|----------------------|---------------------|---|-------------------|---------------|---|-------------------|---------------------|---|-------------------|------|---|-----|
| Doreen Ryan-Foti  | 29 | Don Foti             | Michael Stuver      | 7 | Zachary Hart      | David Wang    | 4 | Bob Olson         | Kyle Lewicki        | 3 | Mathew Hart       |      |   |     |
| Jeffrey Espinal   | 26 | Theodore Pappas      | Hemerson Gonzalez   | 7 | Beto Quintero     | Mark Lahijani | 4 | Theodore Pappas   | Scott McCrory       | 3 | Brandon MacDonald |      |   |     |
| Brandon Summerton | 25 | Altig-Orlovic        | Philip Roffi        | 6 | Cindy Furer       | Atta Saleh    | 4 | Theodore Pappas   | Aaron Parsons       | 3 | Brandon MacDonald |      |   |     |
| Sarah McDermott   | 24 | Zachary Hart         | Patrycja Grudzinska | 6 | Sabrina Lloyd     | Jeffrey Hall  | 4 | Albert Serur      | Andrew Wagner       | 3 | Oldham-Gryska     |      |   |     |
| Omar Billy        | 16 | Jamison Weatherspoon | Zach Otto           | 6 | Sabrina Lloyd     | James Jones   | 4 | Robert Smith      | Ryan Witham         | 3 | Oldham-Gryska     |      |   |     |
| Jake Yagjian      | 12 | Albert Serur         | Begona Patino-Lopez | 6 | Cisco Perez       | Clint Perry   | 3 | Altig-Orlovic     | Matt Pflueger       | 3 | Tiffany Roland    |      |   |     |
| Blake Higuchi     | 11 | Altig-Orlovic        | Walter Icaza        | 6 | Beto Quintero     | Travis Stucki | 3 | Altig-Orlovic     | Matthew Parks       | 3 | Surace-Smith      |      |   |     |
| Tony Geer         | 11 | Surace-Smith         | George O'Shea       | 5 | Giglione-Ackerman | Aaron Burke   | 3 | Richard Correa    | Charley Forshee     | 3 | Jeremy Welch      |      |   |     |
| Marc Salvaggi     | 9  | Surace-Smith         | Britton Costa       | 4 | Simon Arias       | Ryan Hall     | 3 | Laura Fisher      | Jeffrey von Kienast | 3 | Josh West         |      |   |     |
| Dustin Dunbar     | 9  | Dustin Venekamp      | Jordan Lacy         | 4 | Simon Arias       | Anita Ferris  | 3 | Steve Friedlander | Yemi Alkinade       | 3 | Tom Williams      |      |   |     |
| Joseph Tomanovich | 8  | Altig-Orlovic        | Mandale Tolefree    | 4 | Jose Carvajal     | Paul Kelly    | 3 | Steve Friedlander | Michael Musso       | 3 | Tom Williams      |      |   |     |
| Jeffrey Hudson    | 8  | Zachary Hart         | Darcy Schrieber     | 4 | Zachary Hart      | Craig Strompf | 3 | Cindy Furer       |                     |   |                   |      |   |     |
| Nasr Quadri       | 8  | Theodore Pappas      | Deonte Jones        | 4 | Hart-Weller       | Jordan Warner | 3 | Cindy Furer       |                     |   |                   |      |   |     |
| Daniel Hartwig    | 8  | Surace-Smith         | Peter Kwiatkowski   | 4 | Chris Hernandez   | Justin Sutton | 3 | Ryan Giddens      |                     |   |                   |      |   |     |
| Morgan Lobello    | 7  | Giglione-Ackerman    | Alexander Johnston  | 4 | Oldham-Gryska     | Kay Pomroy    | 3 | Greg Graham       |                     |   |                   |      |   |     |

## GA

| NAME               | #  | SGA                  | NAME              | # | SGA               | NAME               | # | SGA               | NAME                    | # | SGA             |
|--------------------|----|----------------------|-------------------|---|-------------------|--------------------|---|-------------------|-------------------------|---|-----------------|
| Alvin Ali          | 26 | Don Foti             | Samisoni Koloa    | 3 | Steve Friedlander | Joseph McCallister | 2 | Simon Arias       | Mack Hanna              | 2 | Zachary Hart    |
| Corey Cox          | 25 | Altig-Orlovic        | Pablo Solis       | 3 | Mathew Hart       | Ryan Ohm           | 2 | Simon Arias       | Vance Rountree          | 2 | Matt Henderson  |
| Edwin Delgado      | 24 | Zachary Hart         | Sean Sparkman     | 3 | Zachary Hart      | Jennifer Reed      | 2 | Simon Arias       | Michael Battaglio       | 2 | Evan Holzhauer  |
| Kenneth Gordon     | 16 | Jamison Weatherspoon | Dominick Williams | 3 | Zachary Hart      | Erica Robertson    | 2 | Simon Arias       | Marie Laine             | 2 | Kyle Johnson    |
| Tiffany Beadnell   | 11 | Altig-Orlovic        | Andrew Alexander  | 3 | Brandon MacDonald | Travis Vaughn      | 2 | Simon Arias       | Jovanie Scarlett        | 2 | Kyle Johnson    |
| Cody Gardner       | 11 | Albert Serur         | Joseph Hedborn    | 3 | Bob Olson         | Tanya Sutton       | 2 | Slav Bitman       | Sarah Herbold           | 2 | Oldham-Gryska   |
| Darrio Pope        | 11 | Surace-Smith         | Lleison Martinez  | 3 | Cisco Perez       | Jordan Kness       | 2 | Eric Cochran      | Alon Fischer            | 2 | Theodore Pappas |
| Brent Bowling      | 9  | Surace-Smith         | Connor McCollum   | 3 | Robert Smith      | Travis Grover      | 2 | Cohen-Cohen       | Felipe Machado-Santanna | 2 | Cisco Perez     |
| Aziz Farsakh       | 8  | Theodore Pappas      | Bryan Juskiw      | 3 | Surace-Smith      | James Harding      | 2 | Richard Correa    | Deshawn Moore           | 2 | Phillip Prata   |
| David Duddy        | 7  | Giglione-Ackerman    | Adam Kidikas      | 3 | Josh West         | John Nieves        | 2 | Richard Correa    | Abel Gamo               | 2 | Beto Quintero   |
| Dulce Paz          | 6  | Sabrina Lloyd        | Sonia Silva       | 2 | Erin Allen        | Landon Schlag      | 2 | Richard Correa    | Rosemary Soto           | 2 | Beto Quintero   |
| Aaron Piotrowski   | 6  | Sabrina Lloyd        | Dina Boghdady     | 2 | Altig-Orlovic     | Louis Pimie        | 2 | Joseph Diecedue   | Travis Kovach           | 2 | Surace-Smith    |
| Juan Montana       | 4  | Simon Arias          | Russell Erhardt   | 2 | Altig-Orlovic     | Phi Phan           | 2 | Desi Dimitrova    | Eric Thompson           | 2 | Surace-Smith    |
| Bilal Farsakh      | 4  | Theodore Pappas      | Erna Gasanin      | 2 | Altig-Orlovic     | Jessica Napiza     | 2 | Don Foti          | Cara Donaldson          | 2 | Kris Thieme     |
| Patricia Contreras | 4  | Beto Quintero        | Dean Gushi        | 2 | Altig-Orlovic     | Casey Helly        | 2 | Giglione-Ackerman | Stephanie Villagran     | 2 | Michael Vasu    |
| Jesus Romero       | 4  | Beto Quintero        | Aubrey Kettle     | 2 | Altig-Orlovic     | Raynaldo Lafontant | 2 | Giglione-Ackerman | LaDelus Brown           | 2 | Jeremy Welch    |
| Dominic Fachini    | 4  | Albert Serur         | Dylan White       | 2 | Altig-Orlovic     | Gregory Soto       | 2 | Giglione-Ackerman |                         |   |                 |
| James Sherwood     | 4  | Surace-Smith         | Steven Dell       | 2 | Simon Arias       | Jordan Hallman     | 2 | Greg Graham       |                         |   |                 |
| Brackin Flitton    | 3  | Altig-Orlovic        | Ariana Jones      | 2 | Simon Arias       | Mickey Adkins      | 2 | Zachary Hart      |                         |   |                 |

## RGA

| NAME             | #  | SGA             | NAME       | #  | SGA           | NAME        | #  | SGA          |
|------------------|----|-----------------|------------|----|---------------|-------------|----|--------------|
| Reynolds Aluamoa | 30 | Theodore Pappas | Luay Ghawi | 25 | Altig-Orlovic | Steven King | 25 | Zachary Hart |

**NEW ASSOCIATE**— \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**

- SA & GA**— at least two new associates during the month
- MGA**— at least three new associates during the month
- RGA**— top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# LEGACY

## RECRUITING PROGRAM



# LEGACY RECRUITING CLUB

## MEMBERS

— By Number of Eligible Legacy Recruits\*

### TOP RECRUITING AGENTS\*\* SEPTEMBER

TOTAL LEGACY RECRUITERS: 260

TOTAL LEGACY RECRUITS: 326



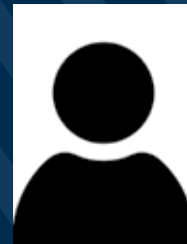
**Scott Wheeler**  
7 Recruits  
Satti-Kanaan



**Brent Bowling**  
4 Recruits  
Surace-Smith



**Ryan McIntosh**  
4 Recruits  
Altig-Orlovic



**Austin Vail**  
4 Recruits  
Dustin Venekamp

| NAME              | # RECRUITS | NAME            | # RECRUITS | NAME                  | # RECRUITS | NAME             | # RECRUITS | NAME                | # RECRUITS | NAME              | # RECRUITS |
|-------------------|------------|-----------------|------------|-----------------------|------------|------------------|------------|---------------------|------------|-------------------|------------|
| Scott Wheeler     | 7          | Steve Perez     | 3          | Tristan Dlabik        | 2          | Jhony Marroquin  | 2          | Osiris Palma Quiroz | 2          | Michael Marroquin | 2          |
| Brent Bowling     | 4          | Alexis Tran     | 3          | Abraham Esquivel      | 2          | Michael Martin   | 2          | Jordan Ronald       | 2          | Michael Russo     | 2          |
| Ryan McIntosh     | 4          | Ransley Vazquez | 3          | Ismael Estrada        | 2          | Ronald McCormick | 2          | Michael Russo       | 2          | Michael Russo     | 2          |
| Austin Vail       | 4          | Alisha Anderton | 2          | Ashley Galvez         | 2          | Brenna Moore     | 2          | Duane Shaw          | 2          | William Sukhenko  | 2          |
| Taylor Black      | 3          | Joshua Brown    | 2          | Jeny Garcia Rodriguez | 2          | Marysabel Mora   | 2          | William Sukhenko    | 2          | William Sukhenko  | 2          |
| Dianka Blash      | 3          | Samuel Brown    | 2          | Patrycja Grudzinska   | 2          | Rosa Morales     | 2          | Damaris Trejo       | 2          | Damaris Trejo     | 2          |
| Nathan Boyd       | 3          | Aaron Burke     | 2          | Hunter Houvener       | 2          | Mark Neel        | 2          |                     |            |                   |            |
| Haley Crist       | 3          | David Carpenter | 2          | Chaz Hutcherson       | 2          | John Nieves      | 2          |                     |            |                   |            |
| Hemerson Gonzalez | 3          | Cristian Cortes | 2          | Samisoni Koloa        | 2          | Joshua Noonan    | 2          |                     |            |                   |            |
| Casey Jarratt     | 3          | Marcus Davis    | 2          | Jaden Luhovey         | 2          | Daniel Pacheco   | 2          |                     |            |                   |            |

### TOP RECRUITING AGENTS\*\* YTD

TOTAL LEGACY RECRUITERS: 1,863

TOTAL LEGACY RECRUITS: 3,149

| NAME              | # RECRUITS | NAME                       | # RECRUITS | NAME                   | # RECRUITS | NAME                    | # RECRUITS | NAME                  | # RECRUITS | NAME                      | # RECRUITS |
|-------------------|------------|----------------------------|------------|------------------------|------------|-------------------------|------------|-----------------------|------------|---------------------------|------------|
| Scott Wheeler     | 35         | Jairo Davila               | 7          | Sergio Carta           | 6          | Shawntae Collins        | 5          | Joshua Noonan         | 5          | Steve Perez               | 5          |
| Ransley Vazquez   | 28         | Sierra Healy               | 7          | Patricia Contreras     | 6          | Nikolina Damjanovic     | 5          | Steve Perez           | 5          | Amanda Peterson           | 5          |
| Jeramey Pitman    | 19         | David Holman               | 7          | Robert Diaz            | 6          | Manuel Diaz             | 5          | David Ramirez-Benitez | 5          | Joshua Randolph           | 5          |
| Brent Bowling     | 13         | Joel Jesurun               | 7          | Tony Geer              | 6          | Tristan Dlabik          | 5          | Joshua Randolph       | 5          | Rashell Rodriguez Quezada | 5          |
| Patrick Duray     | 13         | Samisoni Koloa             | 7          | Lanenia Harper         | 6          | Derya Ekren             | 5          | William Ross          | 5          | Jeffrey A Smith           | 5          |
| Michelle Martinez | 13         | Tyler Mabry                | 7          | Sherrie McCarty        | 6          | Derek Foore             | 5          | Nathan Timejardine    | 5          | Michael Tolman            | 5          |
| Alexis Tran       | 13         | Michael McKiernan          | 7          | Aaron Parsons          | 6          | Deaveon Francisco       | 5          | Michael Tolman        | 5          | Cody Vanlandingham        | 5          |
| Gregory Rudolph   | 11         | Jennylyn Militante-Radnoty | 7          | Tahis Quintero Bonilla | 6          | Jorge Fundora           | 5          | David Wang            | 5          | David Wang                | 5          |
| Rosemary Soto     | 11         | Mike Paragiou              | 7          | Erica Robertson        | 6          | Jordan Hallman          | 5          |                       |            |                           |            |
| Ryan McIntosh     | 10         | Gina Sherman               | 7          | Iris Saavedra          | 6          | Casey Jarratt           | 5          |                       |            |                           |            |
| Alisha Anderton   | 9          | Melinda Skinner            | 7          | Duane Shaw             | 6          | Tene Jones              | 5          |                       |            |                           |            |
| Sean Brannan      | 9          | Anthony Almeida            | 6          | Paul Smith             | 6          | Troy Kasper             | 5          |                       |            |                           |            |
| Hemerson Gonzalez | 8          | Tiffany Babin-Washington   | 6          | Travis Stucki          | 6          | Felipe Machado-Santanna | 5          |                       |            |                           |            |
| Alma Lozano       | 8          | Kade Beck                  | 6          | Raul Aquino            | 5          | Matthew McDowell        | 5          |                       |            |                           |            |
| John Nieves       | 8          | Jesse Benwell              | 6          | Dianka Blash           | 5          | Kanon McGee             | 5          |                       |            |                           |            |
| Alix Albright     | 7          | Taylor Black               | 6          | Jessica Chang          | 5          | Marysabel Mora          | 5          |                       |            |                           |            |



**Patrycja Grudzinska**  
Sabrina Lloyd  
26 Recruits  
PLATINUM



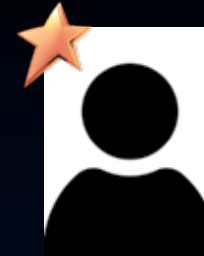
**Myaa Fallon**  
Jamison Weatherspoon  
15 Recruits  
GOLD



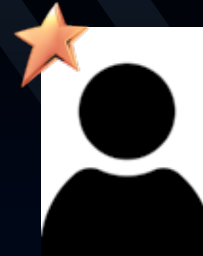
**Justin Sutton**  
Ryan Giddens  
15 Recruits  
GOLD



**Hemerson Gonzalez**  
Beto Quintero  
12 Recruits  
SILVER



**Damaris Trejo**  
Sabrina Lloyd  
6 Recruits  
BRONZE



**Paul Vassallo**  
Dustin Venekamp  
6 Recruits  
BRONZE



**Anthony Almeida**  
Greg Graham  
5 Recruits  
BRONZE



**Abel Gamo**  
Beto Quintero  
5 Recruits  
BRONZE



**Anthony Greco**  
Slav Bitman  
5 Recruits  
BRONZE



**Sierra Healy**  
Dorian Oldham  
5 Recruits  
BRONZE



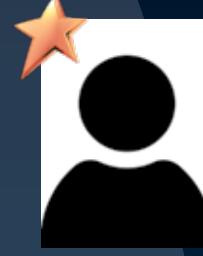
**Jeffrey Hudson**  
Zachary Hart  
5 Recruits  
BRONZE



**Patrick Knouse**  
Slav Bitman  
5 Recruits  
BRONZE



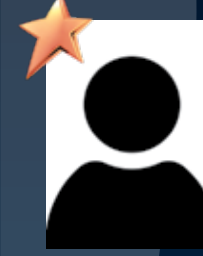
**Beau Locker**  
Matt Henderson  
5 Recruits  
BRONZE



**Matthew McDowell**  
Altig-Orlovic  
5 Recruits  
BRONZE



**Jeffery Thiel**  
Surace-Smith  
5 Recruits  
BRONZE



**Jadelene Welty**  
Don Foti  
5 Recruits  
BRONZE



**Joshua Yurinko**  
Simon Arias  
5 Recruits  
BRONZE

\* By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.

\*\* Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.

\*\*\* The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

# ALASKA

6-MONTH CONTEST

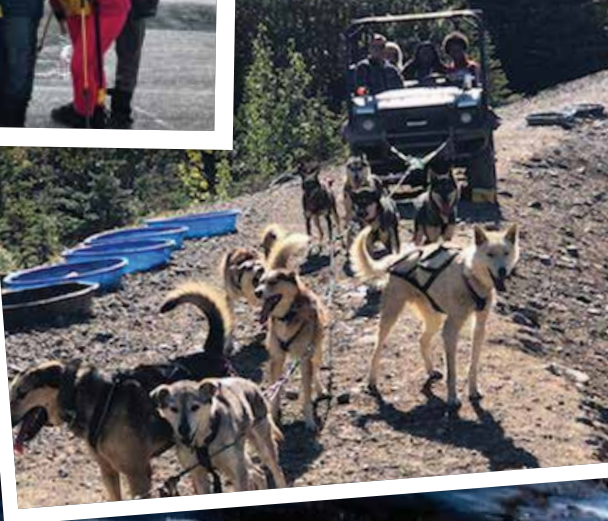


## AIL/NILICO's 6-Month Contest Cruise: FIRST CLASS!

**WINNERS OF AIL/NILICO'S 6-MONTH CONTEST** enjoyed amazing adventures as they sailed to Alaska aboard Silversea Silver Shadow September 6-13. From luxury accommodations on the ship to encounters with wildlife, hiking to fishing to flying, the votes are in: **FIRST CLASS!**

If your name wasn't on the passenger list this time, keep watching Spotlight for news of the next 6-Month Contest! Don't miss the boat (or plane) next time!

Thanks to Michael van Delft, Theo Pappas, Ryan Fickert, Renee Jeffries, Steve and Dana Greer for sharing their photos.



# CHAMPIONS 2018

THE PAPPAS TEAM TRIUMPHS WITH THEIR WINNING SCORE OF 49.16%

## THEO PAPPAS

Desi Dimitrova

Mat Hart

Stephen Jubrey

Oldham-Gryska

Bob Olson

Nick Scordos

Robert Smith

CONGRATULATIONS  
TO THE FANTASY  
DRAFT WINNERS





# Closer to the Heart



## BRUNSWICK, GA

AIL/NILICO's Executive Council donated \$10,000 to Safe Harbor Children's Center as part of our Closer to the Heart charity program. Guests of meeting attendees volunteered at Safe Harbor's donation center sorting and organizing. Seeing the need, the volunteers also did some shopping for underwear and socks for the kids.

Safe Harbor offers shelter to children who have nowhere else to turn, where children and older youth can escape abuse, torment and neglect. Safe Harbor provides immediate aid, counsel and comfort followed by long-term support. Our donations will benefit the Strive transitional living program for homeless girls ages 16-22.

The Council was at Sea Island for their Fall meeting.



**Domenico Bertini**

Executive Vice President  
AIL & NILICO

**WHAT'S YOUR DREAM? ... SOME DREAMS COME TRUE, SOME DON'T; BUT KEEP ON DREAMIN' ...**

**— "HAPPY MAN" (PRETTY WOMAN, 1990)**

**EVERY ONE OF US WALKED IN THE** door at American Income for the first time with dreams. For some, the dream is modest; to be able to pay the bills (on time) and give the family a better life. Others dream bigger; they want the trappings of success — the car, the house, the clothes, the toys. Some want to realize the dream of owning their own business.

Some people dream what can only be called audacious dreams. We encourage big dreams around here — no dream is too big. We will never tell anyone their dream is too big or

that it's impossible to achieve because we know better. No dream is impossible to achieve ... IF you're willing to pay the price to get it. Everybody *says* they're willing to pay the price to get what they want, but more people than not give up on their dream because it's just plain HARD. I'm sure each of you can name people you started with who quit before they ever had a chance to achieve their dreams.

I want to tell you about someone with an audacious dream. The evening of the day Chris Hernandez graduated from the University of Missouri with a degree in political science, he drove to Chicago. His AIL training class started the following day. He knew what he wanted before he ever stepped in that door: his goal was to retire at age 40.

LOTS of people have ambitious goals like this ... the difference is that this month, just shy of his 40<sup>th</sup> birthday, Chris is realizing his dream.

Chris was a man on a mission from day one. He put his faith in leadership, asked for advice *and took it*. In his own words, he "kept tight with leaders and mentors to stay on track, pointed toward the goal. I was driven to do literally whatever it takes. If they said 'move,' I moved."

I was his Sales Director and I can tell you he was not kidding! From Chicago, he relocated to Detroit, Pittsburgh, Albuquerque (his

first SGA spot), Dallas then Milwaukee. He accepted an SGA position in a city he knew nothing about and started from scratch. Of the sacrifice involved, Chris says, "The moves, late nights, family events missed, social events not attended, shortened holidays, never-ending calls, emails, etc. — I chose to match my goal with my effort. I knew I needed to put forth the amount of effort and sacrifice that matched the large goal."

Reflecting on his career, Chris says he owes his success to faith in AIL. "AIL is the only company where I could really go from ground zero to a multi-millionaire retiring before my 40<sup>th</sup> birthday. I am thankful for not having to go at it alone. When I asked for help, it was always there. If you put forth the work, if you have drive and commitment, you WILL achieve success."

What's next? He and Jon are anxiously awaiting the arrival of a baby in February and are looking forward to a move to sunny and warm Key West. "I'm grateful I can step away and find my next passion. I'm also looking forward to enjoying just being a husband and father," Chris says.

Other than winning the lotto, it couldn't happen anywhere else but AIL/NILICO. Congratulations, Chris and Jon, and Good Luck with whatever the future brings you. 🍀

# The BUSINESS ATHLETE



By Rich Correa  
State General Agent

Denver Broncos QB

PEYTON MANNING



Flickr.com photo used under Creative Commons from Jeffrey Beall.

▶ TO TRULY APPRECIATE THE LESS- ons we can learn from future Hall of Famer Peyton Manning, I believe we have to start at the end, not the beginning. His accomplishments on the field are **LEGENDARY**. As I'm writing this, he is currently the NFL's all-time passing leader with 71,940 passing yards, all-time leader in touchdown passes, 5-time NFL MVP (more than any other player in history), Super Bowl MVP, 2-time Super Bowl champion, and the only quarterback in history to win Super Bowls with two different teams. However, it was in Peyton's retirement speech that we saw why he was able to accomplish all of those records, and I believe we can apply the same principles in our AIL lives. So let's start at the end. Peyton said in his retirement speech,

**"DON'T BE LED BY OBSTRUCTIONS AND SETBACKS, BE LED BY DREAMS."**

I guarantee you will have many setbacks and obstructions in your career. Peyton missed the 2011 season due to a major neck injury and nerve damage. The injury affected not only his neck, but also his throwing arm. After missing the entire 2011 season, after multiple surgeries, after intense physical therapy to get full use of his throwing arm back, and after the Indianapolis Colts decided to move onto Andrew Luck, he joined the **DENVER BRONCOS**. He went on to take the Broncos to two Super Bowls, won Super Bowl 50, established a lot of those all-time records mentioned earlier, and won another MVP.

How do you handle adversity? Successful people know how to handle inconvenience in their life. However, if you are led by your dreams and goals, setbacks are expected and are overcome easily. People who are just floating through their career here with no real goals can be pushed out of this opportunity by setbacks. **MENTAL TOUGHNESS** is just as important as work ethic in our business. We all have problems, but what separates successful agents from unsuccessful agents is how we deal with those problems. Do you let them derail you on your way to achieving your goals and dreams or do you bounce back like champions do?

**"I GAVE EVERYTHING I HAD TO HELP MY TEAMS WALK AWAY WITH A WIN. THERE WERE OTHER PLAYERS MORE TALENTED, BUT THERE WAS NO ONE WHO COULD OUT PREPARE ME."**

Are you a student of your craft? Do you prepare/plan for your days and weeks or do you react to them? To reach **GREATNESS**, you must focus on consistent and long-term personal performance. Being a good student and constantly planning for success leads to **GOOD HABITS**. Good habits allow you to have a long and productive career. Good habits allow leaders to be duplicable. Teaching people how to prepare and execute is one of the best traits a leader can pass onto the team. You are not alone at AIL. You are part of a team, many teams in fact. You have a responsibility to perform for your teams. Whether it's for your MGA, your SGA, American Income Life, or most importantly your families, your teams are counting on you to put in the work and prepare for success every day!

**PEYTON SAID, "TREAT A MAN AS HE IS AND HE WILL REMAIN AS HE IS, TREAT A MAN AS HE COULD BE AND HE WILL BECOME WHAT HE SHOULD BE."**

The majority of us are where we are today because someone saw something in us that we may not have seen in ourselves. This is what makes AIL the greatest company on the planet!



Flickr.com photo used under Creative Commons from Jeffrey Beall.

Leaders, are you investing in your people and trying to help them reach their goals and reach their **FULL POTENTIAL**? For everyone reading this, are you allowing yourself to be coached and mentored? Are you being good listeners and applying everything that your leaders are trying to teach you? In the NFL and in our business, you can't get to the Promised Land on your own. You are going to need a lot of help from a lot of people who have already been down the road you're traveling. You must bring work ethic, mental toughness, and allow yourself to be coached to become the agent and leader that you were meant to be.

Peyton Manning led from the front, understood that there are no shortcuts to greatness, and did everything in his power to push his teams to victory. Always remember — **YOUR TEAM IS COUNTING ON YOU!** 🏈



**TELL US** how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [lcry@ailife.com](mailto:lcry@ailife.com). If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

# HUNGRY FOR SUCCESS?



**CHECK OUT THE MENU AND EAT AS MUCH AS YOU WANT!  
HOW HUNGRY ARE YOU?**

## APPETIZERS

- REMINDE YOURSELF OFTEN OF YOUR 'WHY.'**  
For example, if it's your family, keep a photo in front of you.
- BUDGET YOUR MONEY AND YOUR TIME.**  
Don't waste either.
- SMILE. LAUGH OFTEN.**  
Most people look their best when they smile. Laughing releases endorphins that activate the pleasure centers of your brain.
- SPEND TIME HELPING OTHERS.**  
It can be as "small" as taking the time to answer a question for a new recruit. To them, it might be a very big deal.

## SALADS

- GET UP EARLIER THAN YOU NEED TO.**  
You'll be amazed at what you can accomplish.
- EXERCISE FOR AT LEAST 30 MINUTES A DAY.**  
Expending that energy will give you back more physically and mentally than you spent doing it.
- MEDITATE/PRAY/VISUALIZE POSITIVE THOUGHTS/DO YOGA FOR 30 MINUTES A DAY.**  
These activities have been shown to increase calmness, improve relaxation, help with stress, and enhance health and well-being.
- PRACTICE MINDFULNESS AND INTENTION.**  
Be present, pay attention to purpose in the present moment. No zombies allowed!

## ENTREES

- LEARN THE PRESENTATION AND REBUTTALS FORWARD AND BACKWARD.**  
It's all about confidence and ease.
- DRESS AS WELL AS YOU CAN AFFORD.**  
You will feel even more confident, which tends to command respect.
- OUTSOURCE TASKS THAT YOU DON'T ENJOY THAT DON'T HELP ADVANCE YOUR CAREER.**  
Unless you just enjoy the upkeep of your lawn or washing your car, pay someone else to do it.
- REDUCE THE AMOUNT OF NON-WORK TIME YOU SPEND ON YOUR PHONE.**  
Don't get sucked in to the mindless distraction!
- TRAIN YOUR BRAIN TO THINK CREATIVELY EVERY DAY.**  
Learn a new skill. Try a new game or sport. Go to a different restaurant and order something you've never had. Listen to different music. Broaden your horizons!

## DESSERTS

- ★ READ AT LEAST 12 BOOKS A YEAR.**  
Whether motivational, self-improvement, or the latest spy novel or action/adventure, reading is just plain good for the mind and the soul.
- DE-CLUTTER UNWANTED AND UNUSED STUFF FROM YOUR AGENDA, YOUR HOME AND YOUR MIND.**  
This may involve completing tasks you've been avoiding.
- START A BUCKET LIST.**  
Items on this list may add to your 'why.'
- TAKE AT LEAST 2 VACATIONS A YEAR.**  
They don't have to be long, exotic or expensive. Just get away and UNPLUG!
- ★ SET ASIDE QUALITY TIME FOR FAMILY AND FRIENDS.**  
Balance, people!
- ★ GET ENOUGH SLEEP.**  
Really. Do we really need to explain?



**DON'T SETTLE FOR LESS  
THAN YOUR DREAMS!  
WORK HARD AND  
FEED THE HUNGER!**



**1**  
JAMES KEEFER  
WEXFORD, PA



**2**  
KATIE MASSART  
COCHRANE, AB



**3**  
MEENAKSHI CHAVIS  
SAN JOSE, CA



**4**  
MARK TUSING  
WEXFORD, PA



**5**  
HANY MIKHAIL  
WEXFORD, PA



**6**  
STEVEN DELL  
WEXFORD, PA



**7**  
JOSEPH SARASIN  
COLUMBUS, OH



**8**  
DIMITAR STEFANOV  
SCHAUMBURG, IL



**9**  
CATHY DISHONG  
CLEVELAND, OH



**10**  
OSCAR GASTELUM  
SAN DIEGO, CA



**11**  
ERIC SNYDER  
WEXFORD, PA



**12**  
JADEN LUHOVEY  
WEXFORD, PA



**13**  
RAHMATULLAH ROMAL OMID  
TRACY, CA



**14**  
SHANE VALENTINE  
WEXFORD, PA



**15**  
KEVIN GILLUM  
CLEVELAND, OH



**16**  
JOEL TRASK  
HALIFAX, NS



**17**  
GAAFAR ALEDANI  
TROY, MI



**18**  
MATTHEW LEHMAN  
COLUMBUS, OH



**19**  
RAHUL BHAGWAKAR  
SCHAUMBURG, IL



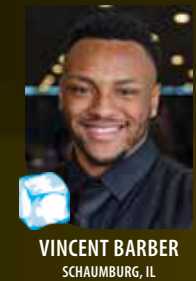
**20**  
JAMES SHERWOOD  
COLUMBUS, OH



**ICEBREAKERS**  
LOSALINE LUAKI  
AUCKLAND, NZ



**ICEBREAKERS**  
JEREMIAH BERKLEY  
ROCHESTER, NY



**ICEBREAKERS**  
VINCENT BARBER  
SCHAUMBURG, IL

## SEPTEMBER

| Rank | Net ALP                | NTG      | RET | MGA  | SGA                    |                   |
|------|------------------------|----------|-----|------|------------------------|-------------------|
| 1    | James Keefer           | \$50,482 |     | 87.0 | James Keefer           | Simon Arias       |
| 2    | Katie Massart          | \$45,439 |     | 82.0 | John McGrath           | Altig-Orlovic     |
| 3    | Meenakshi Chavis       | \$37,621 | 98  |      | Doreen Ryan-Foti       | Don Foti          |
| 4    | Mark Tusing            | \$36,336 |     | 74.2 | Alix Albright          | Simon Arias       |
| 5    | Hany Mikhail           | \$33,621 |     | 81.3 |                        | Simon Arias       |
| 6    | Steven Dell            | \$33,589 | 81  |      | James Keefer           | Simon Arias       |
| 7    | Joseph Sarasin         | \$31,575 |     | 81.9 | Daniel Hartwig         | Surace-Smith      |
| 8    | Dimitar Stefanov       | \$31,073 | 82  |      | Patrycja Grudzinska    | Sabrina Lloyd     |
| 9    | Cathy Dishong          | \$30,164 |     | 89.1 | Joshua Dishong         | Surace-Smith      |
| 10   | Oscar Gastelum         | \$29,823 |     | 78.2 |                        | Cindy Furer       |
| 11   | Eric Snyder            | \$29,389 |     | 79.8 | Matthew Diulus         | Simon Arias       |
| 12   | Jaden Luhovey          | \$26,315 | 100 |      | Britton Costa          | Simon Arias       |
| 13   | Rahmatullah Romal Omid | \$26,174 |     | 76.6 | Rahmatullah Romal Omid | Mathew Hart       |
| 14   | Shane Valentine        | \$25,759 |     | 95.3 | Matthew Diulus         | Simon Arias       |
| 15   | Kevin Gillum           | \$24,635 |     | 89.1 | Marc Salvaggi          | Surace-Smith      |
| 16   | Joel Trask             | \$24,532 |     | 88.9 | Scott Wheeler          | Satti-Kanaan      |
| 17   | Gaafar Aledani         | \$24,500 | 96  |      | Mark Dushaj            | Zachary Hart      |
| 18   | Matthew Lehman         | \$24,346 |     | 84.0 | Daniel Hartwig         | Surace-Smith      |
| 19   | Rahul Bhagwakar        | \$23,265 | 92  |      | Marian Sertler         | Sabrina Lloyd     |
| 20   | James Sherwood         | \$22,665 |     | 88.6 | Daniel Hartwig         | Surace-Smith      |
| 21   | Derya Ekren            | \$22,558 |     | 86.5 | Christie Jauch         | Simon Arias       |
| 22   | Tristan Dlabik         | \$22,447 | 87  |      | Brody Maughan-Evanson  | Simon Arias       |
| 23   | Seth Frisby-Jack       | \$22,178 |     | 77.5 | Seth Frisby-Jack       | Simon Arias       |
| 24   | Daniel Hanson          | \$22,089 |     | 77.6 | Patrick Duray          | Chad Deley        |
| 25   | Samuel Crish           | \$21,829 |     | 82.5 | Charles Ferrari        | Simon Arias       |
| 26   | Joshua Jahnish-Maltese | \$21,659 |     | 79.4 | Francis Ingulli        | Simon Arias       |
| 27   | Allison Kusgen         | \$21,528 | 99  |      | Mike Paragiou          | Nick Scordos      |
| 28   | Vincent Barber         | \$21,415 | 100 |      | Kendall Wilson         | Sabrina Lloyd     |
| 29   | Wenzhe Feng            | \$21,124 | 88  |      | Abraham Weissman       | Correa-Hunt       |
| 30   | Ryan Vance             | \$20,949 |     | 90.8 | Marc Salvaggi          | Surace-Smith      |
| 31   | Daniel Pues            | \$20,692 | 95  |      | Brenda Fox             | Hart-McCallum     |
| 32   | Magaly Una             | \$20,474 | 91  |      | Shahab Mahdavejad      | Theodore Pappas   |
| 33   | Brock Lampee           | \$20,470 |     | 88.7 | Dustin Dunbar          | Dustin Venekamp   |
| 34   | Elhanan Sing           | \$20,335 |     | 85.4 | Scott Wheeler          | Satti-Kanaan      |
| 35   | Fritznel Octave        | \$20,329 |     | 77.0 | Fritznel Octave        | Tom Williams      |
| 36   | Fabiola Del Palacio    | \$20,262 | 92  |      | Andrew McQuade         | Richard Correa    |
| 37   | Bryan Juskiw           | \$19,968 |     | 88.5 | Daniel Hartwig         | Surace-Smith      |
| 38   | Jenny Alvarez          | \$19,591 |     | 79.1 | Atta Saleh             | Theodore Pappas   |
| 39   | Colin Ghee             | \$19,560 |     | 80.0 | Aaron Parks            | Simon Arias       |
| 40   | Eric LaBossiere        | \$19,377 |     | 89.9 | Lee Jeffers            | Altig-Orlovic     |
| 41   | Paul Smith             | \$19,295 |     | 78.7 | Paul Smith             | Surace-Smith      |
| 42   | Ian Pickett            | \$19,158 |     | 86.3 | Shai Mate              | Altig-Orlovic     |
| 43   | Manique Sala           | \$19,103 |     | 78.8 | Elyse Bryan            | Souley Bah        |
| 44   | Corey Lumley           | \$18,691 |     | 89.6 | Derek Foore            | Surace-Smith      |
| 45   | Roghie Hassan Loo      | \$18,669 |     | 84.5 | Roghie Hassan Loo      | Chalom-Paz        |
| 46   | Joachim Jean           | \$18,550 |     | 89.3 | Ryan Hall              | Laura Fisher      |
| 47   | Al-Karim Walji         | \$18,365 |     | 75.3 |                        | Altig-Orlovic     |
| 48   | Johnny Ly              | \$18,243 |     | 92.4 | Johnny Ly              | Giglione-Ackerman |
| 49   | Fabian Aniekwensi      | \$18,141 |     | 90.5 | Christopher Chovanec   | Michael Vasu      |
| 50   | Jean Joseph            | \$17,888 |     | 77.3 | Yemi Akinade           | Tom Williams      |

ALL TIME RECORD: \$173,887 Net ALP

## YTD

| Rank | Net ALP               | NTG       | RET | MGA  | SGA                   |                   |
|------|-----------------------|-----------|-----|------|-----------------------|-------------------|
| *1   | Katie Massart         | \$299,280 |     | 82.0 | John McGrath          | Altig-Orlovic     |
| *2   | Roghie Hassan Loo     | \$297,151 |     | 84.5 | Roghie Hassan Loo     | Chalom-Paz        |
| *3   | Michael van Delft     | \$294,099 |     | 92.5 | Scott Wheeler         | Satti-Kanaan      |
| *4   | Muhammed Ashraf       | \$213,977 |     | 86.5 | Sabrina Kryshundayal  | Theodore Pappas   |
| *5   | Kevin Gillum          | \$212,219 |     | 89.1 | Marc Salvaggi         | Surace-Smith      |
| *6   | Brooklyn Mims         | \$210,112 |     | 81.6 |                       | Moswen Taylor     |
| *7   | Oleg Novitchii        | \$209,589 |     | 83.9 | Matthew Parks         | Surace-Smith      |
| *8   | Matthew Zang          | \$207,021 |     | 75.1 | Ryan Stenglein        | Altig-Orlovic     |
| *9   | Rahul Bhagwakar       | \$189,771 | 92  |      | Marian Sertler        | Sabrina Lloyd     |
| *10  | Joel Trask            | \$182,007 |     | 88.9 | Scott Wheeler         | Satti-Kanaan      |
| 11   | Irma Gallardo         | \$180,056 |     | 85.4 | Steven Warner         | Altig-Orlovic     |
| 12   | Brock Lampee          | \$177,969 |     | 88.7 | Dustin Dunbar         | Dustin Venekamp   |
| 13   | Steven Dell           | \$177,148 | 81  |      | James Keefer          | Simon Arias       |
| 14   | Phi Phan              | \$174,412 |     | 79.0 | Gary Slocum           | Desi Dimitrova    |
| 15   | Max Quasem            | \$172,284 |     | 88.1 |                       | Cohen-Cohen       |
| 16   | Ryan Vance            | \$171,037 |     | 90.8 | Marc Salvaggi         | Surace-Smith      |
| 17   | Jacqueline Kabluyen   | \$167,253 |     | 75.3 |                       | Altig-Orlovic     |
| 18   | Joshua Dishong        | \$163,842 |     | 79.1 | Joshua Dishong        | Surace-Smith      |
| 19   | Elhanan Sing          | \$163,527 |     | 85.4 | Scott Wheeler         | Satti-Kanaan      |
| 20   | Hazem Aboueldahab     | \$162,565 |     | 73.9 | John McGrath          | Altig-Orlovic     |
| 21   | Elizabeth Garcia      | \$151,156 |     | 91.1 | Zach Otto             | Sabrina Lloyd     |
| 22   | Ian Pickett           | \$150,848 |     | 86.3 | Shai Mate             | Altig-Orlovic     |
| 23   | Carlo Trinidad        | \$147,748 |     | 83.0 | Bobby Gujral          | Altig-Orlovic     |
| 24   | Joey Kennedy          | \$146,885 |     | 86.1 |                       | Altig-Orlovic     |
| 25   | Mark Lomonaco         | \$146,584 |     | 92.0 | Michael Burningham    | Altig-Orlovic     |
| 26   | Omar Hashimi          | \$146,579 |     | 76.0 |                       | Don Foti          |
| 27   | Daniel Prinzo         | \$146,121 |     | 93.6 | Marc Salvaggi         | Surace-Smith      |
| 28   | Jordan Graham         | \$141,885 |     | 89.8 | Zach Otto             | Sabrina Lloyd     |
| 29   | Carrisa Korres        | \$141,413 |     | 91.8 | David Wang            | Bob Olson         |
| 30   | Ashley Rust           | \$139,681 |     | 87.0 |                       | James Cunningham  |
| 31   | Abraham Mogilevsky    | \$139,611 |     | 80.6 | Bobby Szwaja          | Theodore Pappas   |
| 32   | Trevor Bailey         | \$138,117 |     | 86.5 | Phillip Waisman       | Satti-Kanaan      |
| 33   | Magaly Una            | \$136,538 | 91  |      | Shahab Mahdavejad     | Theodore Pappas   |
| 34   | Andrew Bishop         | \$135,939 |     | 87.0 | Nicholas Lorence      | Altig-Orlovic     |
| 35   | Kristina Joachim      | \$134,868 |     | 75.7 | Ryan Stenglein        | Altig-Orlovic     |
| 36   | Joachim Jean          | \$134,630 |     | 89.3 | Ryan Hall             | Laura Fisher      |
| 37   | Mike Reed             | \$130,757 |     | 86.5 | Meaghan Krecsko       | Altig-Orlovic     |
| 38   | Tristan Dlabik        | \$128,843 | 87  |      | Brody Maughan-Evanson | Simon Arias       |
| 39   | Yadollah Pourjalali   | \$128,518 |     | 79.4 |                       | Cohen-Cohen       |
| 40   | Mack Hanna            | \$128,018 | 89  |      | Darcy Schrieber       | Zachary Hart      |
| 41   | Matthew A Wilson      | \$126,695 |     | 81.6 | Robert R Hamilton     | Altig-Orlovic     |
| 42   | Anthony Petrosky      | \$126,376 |     | 74.1 | Marissa Cunningham    | James Cunningham  |
| 43   | Tony Georges          | \$126,141 |     | 92.3 | Joshua Dishong        | Surace-Smith      |
| 44   | Hamza Ally            | \$125,895 |     | 88.7 | Luay Ghawi            | Altig-Orlovic     |
| 45   | Manique Sala          | \$125,290 |     | 78.8 | Elyse Bryan           | Souley Bah        |
| 46   | Adem Abdula           | \$125,014 |     | 81.8 | Corey Helly           | Giglione-Ackerman |
| 47   | Johnathon Bogoslawski | \$124,690 |     | 81.7 | Sara Vaz              | Altig-Orlovic     |
| 48   | Steven Sparkes        | \$124,405 |     | 90.2 | Brandon Summerton     | Altig-Orlovic     |
| 49   | David Rigney          | \$124,247 |     | 78.5 | David Rigney          | Kevin Holtz       |
| 50   | Erna Gasanin          | \$124,220 |     | 81.6 | Robert R Hamilton     | Altig-Orlovic     |

ALL TIME RECORD: \$939,528 Net ALP

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

# SUPERVISING AGENTS

1 KINGA FILIPIAK  
SCHAUMBURG, IL

2 SAMUEL BOYLE  
WEXFORD, PA

3 MOHAMAD RAYCHOUNI  
TROY, MI

4 DOMINICK FRANCIA  
WEXFORD, PA

5 SERGIO CARTA  
MIAMI, FL

6 BRANDON DUSEVIC  
TROY, MI

7 DANIEL JUSKIW  
COLUMBUS, OH

8 BRANDON NEAL  
TROY, MI

9 FREDERICK BALTIMORE  
WACO, TX

10 SHONDA LEWIS  
COLUMBUS, OH

## SEPTEMBER

| Rank | 1st 6 Mo Agt            | Net ALP  | NTG      | RET | MGA  | SGA                                   |               |
|------|-------------------------|----------|----------|-----|------|---------------------------------------|---------------|
| 1    | Kinga Filipiak          | \$63,391 | \$70,715 | 87  |      | Patrycja Grudzinska<br>Sabrina Lloyd  |               |
| 2    | Samuel Boyle            | \$44,075 | \$47,839 | 100 |      | Michael Russin<br>Simon Arias         |               |
| 3    | Mohamad Raychouni       | \$41,946 | \$49,011 | 89  |      | Mark Dushaj<br>Zachary Hart           |               |
| 4    | Dominick Francia        | \$36,516 | \$44,969 | 91  |      | Gregory Rudolph<br>Simon Arias        |               |
| 5    | Sergio Carta            | \$35,357 | \$37,706 | 86  |      | Walter Icaza<br>Beto Quintero         |               |
| 6    | Brandon Dusevic         | \$32,422 | \$42,558 | 87  |      | Mark Dushaj<br>Zachary Hart           |               |
| 7    | Daniel Juskiw           | \$32,181 | \$38,511 |     | 84.4 | Daniel Hartwig<br>Surace-Smith        |               |
| 8    | Brandon Neal            | \$30,791 | \$37,085 |     | 79.8 | Mark Dushaj<br>Zachary Hart           |               |
| 9    | Frederick Baltimore     | \$27,941 | \$33,629 | 98  |      | Justin Sutton<br>Ryan Giddens         |               |
| 10   | Shonda Lewis            | \$27,455 | \$34,193 | 88  |      | Daniel Hartwig<br>Surace-Smith        |               |
| 11   | Mayra Robles            | \$26,172 | \$28,485 |     | 81.2 | Nicole Sanders<br>Michael Vasu        |               |
| 12   | Kyle Welton             | \$25,240 | \$28,999 | 87  |      | Kendall Wilson<br>Sabrina Lloyd       |               |
| 13   | Vincent Ventrella       | \$22,881 | \$22,349 | 88  |      | Zach Otto<br>Sabrina Lloyd            |               |
| 14   | Michel Merinos          | \$22,321 | \$25,716 | 93  |      |                                       | Jose Carvajal |
| 15   | Jonathan Schmidt        | \$21,745 | \$25,234 | 90  |      | Abraham Weissman<br>Correa-Hunt       |               |
| 16   | Tammy Gawron            | \$21,639 | \$26,502 | 94  |      | Elias Boles<br>Oldham-Gryska          |               |
| 17   | Sione Maumau            | \$21,413 | \$28,893 | 95  |      | Alipate Makaui<br>Steve Friedlander   |               |
| 18   | Zinsou Ayihonsi         | \$21,355 | \$27,836 | 94  |      | Brenda Fox<br>Hart-McCallum           |               |
| 19   | Carolyn George          | \$21,324 | \$26,488 | 82  |      | Duane Shaw<br>Sabrina Lloyd           |               |
| 20   | Geovanny Arellano Ortiz | \$20,795 | \$18,672 | 91  |      | Rahmatullah Romal Omid<br>Mathew Hart |               |

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

| Rank | 1st 6 Mo Agt      | Net ALP   | NTG       | RET | MGA  | SGA                                  |
|------|-------------------|-----------|-----------|-----|------|--------------------------------------|
| *1   | Shiv H Patel      | \$287,792 | \$323,506 |     | 76.7 | Marian Sertler<br>Sabrina Lloyd      |
| *2   | Kinga Filipiak    | \$234,184 | \$279,710 | 87  |      | Patrycja Grudzinska<br>Sabrina Lloyd |
| *3   | Yi Sun            | \$195,090 | \$235,953 | 90  |      | Harjeet Rana<br>Imran Satti          |
| *4   | Carolyn George    | \$178,763 | \$208,417 | 82  |      | Duane Shaw<br>Sabrina Lloyd          |
| *5   | Edward Leon       | \$156,397 | \$217,413 | 87  |      | Mark Dushaj<br>Zachary Hart          |
| 6    | Carey Hartman     | \$154,246 | \$227,543 | 87  |      | Michael Russin<br>Simon Arias        |
| 7    | Rangi Witika      | \$141,558 | \$171,171 | 94  |      | Alipate Makaui<br>Steve Friedlander  |
| 8    | Rovena Lulgjuraj  | \$138,430 | \$231,505 |     | 78.9 | Mark Dushaj<br>Zachary Hart          |
| 9    | Amber Fitzmartin  | \$137,761 | \$205,220 |     | 78.1 | Daniel Dunham<br>Simon Arias         |
| 10   | Christian Gojcaj  | \$124,207 | \$259,246 | 89  |      | Mark Dushaj<br>Zachary Hart          |
| 11   | Ashley Hutson     | \$114,807 | \$216,440 | 91  |      | Jason Bratin<br>Simon Arias          |
| 12   | Mariam Shahid     | \$113,267 | \$224,940 |     | 75.1 | Shahab Mahdavejad<br>Theodore Pappas |
| 13   | Shavorne Hudson   | \$113,057 | \$149,321 | 87  |      | Melinda Skinner<br>Kyle Johnson      |
| 14   | Sergio Carta      | \$109,377 | \$144,175 | 86  |      | Walter Icaza<br>Beto Quintero        |
| 15   | Avery Allmond     | \$108,959 | \$186,112 | 91  |      | Aaron Parks<br>Simon Arias           |
| 16   | Fili Arango       | \$107,810 | \$143,197 |     | 77.1 | Mark Neilson<br>Altig-Orlovic        |
| 17   | Dylan Johnson     | \$102,410 | \$147,912 |     | 83.3 | Deonte Jones<br>Hart-Weller          |
| 18   | Mohamad Raychouni | \$100,534 | \$146,115 | 89  |      | Mark Dushaj<br>Zachary Hart          |
| 19   | Mayra Robles      | \$100,301 | \$182,928 |     | 81.2 | Nicole Sanders<br>Michael Vasu       |
| 20   | Keeland Bryant    | \$96,654  | \$122,370 | 87  |      | Nicole Sanders<br>Michael Vasu       |

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$659,568 Net ALP — GEORGE KAMEL

# GENERAL AGENTS

1 DARIO MESSINA  
TROY, MI

2 DULCE PAZ  
SCHAUMBURG, IL

3 TRAVIS VAUGHN  
WEXFORD, PA

4 ELIJAH BROWN  
EARTH CITY, MO

5 BRENT BOWLING  
CLEVELAND, OH

6 PATRICIA CONTRERAS  
MIAMI, FL

7 BRYAN JUSKIW  
COLUMBUS, OH

8 STEVEN DELL  
WEXFORD, PA

9 MICHAEL VAN DELFT  
HALIFAX, NS

10 NADIA FELETI  
AUCKLAND, NZ

## SEPTEMBER

| Rank | 1st 6 Mo Agt       | Net ALP   | NTG       | RET | MGA  | SGA                                  |
|------|--------------------|-----------|-----------|-----|------|--------------------------------------|
| 1    | Dario Messina      | \$127,635 | \$159,867 | 90  |      | Mark Dushaj<br>Zachary Hart          |
| 2    | Dulce Paz          | \$80,211  | \$102,099 | 83  |      | Patrycja Grudzinska<br>Sabrina Lloyd |
| 3    | Travis Vaughn      | \$69,761  | \$138,279 |     | 75.2 | Michael Russin<br>Simon Arias        |
| 4    | Elijah Brown       | \$65,856  | \$98,376  | 96  |      | Brenda Fox<br>Hart-McCallum          |
| 5    | Brent Bowling      | \$54,620  | \$141,828 |     | 82.3 | Marc Salvaggi<br>Surace-Smith        |
| 6    | Patricia Contreras | \$53,511  | \$74,258  | 88  |      | Walter Icaza<br>Beto Quintero        |
| 7    | Bryan Juskiw       | \$46,644  | \$130,691 |     | 84.6 | Daniel Hartwig<br>Surace-Smith       |
| 8    | Steven Dell        | \$46,453  | \$85,561  | 85  |      | James Keefer<br>Simon Arias          |
| 9    | Michael van Delft  | \$45,583  | \$108,592 | 89  |      | Scott Wheeler<br>Satti-Kanaan        |
| 10   | Nadia Feleti       | \$45,102  | \$57,280  | 94  |      | Alipate Makaui<br>Steve Friedlander  |
| 11   | James Tolley       | \$43,934  | \$47,608  |     | 73.1 | Gregory Rudolph<br>Simon Arias       |
| 12   | Dominic Facchini   | \$43,186  | \$64,295  | 84  |      | Jeffrey Hall<br>Albert Serur         |
| 13   | Aaron Piotrowski   | \$40,779  | \$44,924  | 83  |      | Zach Otto<br>Sabrina Lloyd           |
| 14   | Kamal Tayyib       | \$40,059  | \$46,732  |     | 79.1 | Doreen Ryan-Foti<br>Don Foti         |
| 15   | Deborah Noga       | \$38,106  | \$37,682  |     | 73.9 | Ryan McIntosh<br>Altig-Orlovic       |
| 16   | Timothy Bugge      | \$37,253  | \$51,778  |     | 83.0 | Britton Costa<br>Simon Arias         |
| 17   | Fernando Ledezma   | \$36,906  | \$42,931  | 96  |      | Roger Fung<br>Mathew Hart            |
| 18   | Travis Kovach      | \$36,425  | \$80,230  |     | 81.0 | Matthew Conrad<br>Surace-Smith       |
| 19   | Jesus Romero       | \$36,264  | \$43,553  | 91  |      | Hemerson Gonzalez<br>Beto Quintero   |
| 20   | Austin Timmons     | \$35,738  | \$58,980  | 88  |      | Stephen Giddens<br>Ryan Giddens      |

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

| Rank | 1st 6 Mo Agt       | Net ALP   | NTG         | RET | MGA  | SGA                                  |
|------|--------------------|-----------|-------------|-----|------|--------------------------------------|
| *1   | Patricia Contreras | \$513,947 | \$672,977   | 88  |      | Walter Icaza<br>Beto Quintero        |
| *2   | Dulce Paz          | \$500,453 | \$688,486   | 83  |      | Patrycja Grudzinska<br>Sabrina Lloyd |
| *3   | Travis Vaughn      | \$367,572 | \$717,168   |     | 75.2 | Michael Russin<br>Simon Arias        |
| *4   | Aaron Piotrowski   | \$344,137 | \$437,469   | 83  |      | Zach Otto<br>Sabrina Lloyd           |
| *5   | Joseph Gojcaj      | \$340,203 | \$555,073   | 85  |      | Mark Dushaj<br>Zachary Hart          |
| 6    | Michael van Delft  | \$296,124 | \$971,284   | 89  |      | Scott Wheeler<br>Satti-Kanaan        |
| 7    | Dario Messina      | \$288,363 | \$440,490   | 90  |      | Mark Dushaj<br>Zachary Hart          |
| 8    | Brent Bowling      | \$288,020 | \$1,231,080 |     | 82.3 | Marc Salvaggi<br>Surace-Smith        |
| 9    | Robert Adrahtas    | \$286,508 | \$413,397   |     | 77.7 | Marian Sertler<br>Sabrina Lloyd      |
| 10   | Jenny Kim          | \$282,583 | \$597,768   | 85  |      | Mark Neilson<br>Altig-Orlovic        |
| 11   | Rosemary Soto      | \$281,362 | \$423,752   | 87  |      | Hemerson Gonzalez<br>Beto Quintero   |
| 12   | Nadia Feleti       | \$279,842 | \$360,600   | 94  |      | Alipate Makaui<br>Steve Friedlander  |
| 13   | James Tolley       | \$272,264 | \$333,116   |     | 73.1 | Gregory Rudolph<br>Simon Arias       |
| 14   | Taurean Flourmoy   | \$271,119 | \$481,455   |     | 74.4 | Asiguy Haugabook<br>Kyle Johnson     |
| 15   | Landon Schlag      | \$270,309 | \$491,826   |     | 75.6 | Matthew Turnquist<br>Richard Correa  |
| 16   | Jennifer Reed      | \$259,352 | \$448,154   |     | 79.0 | Aaron Parks<br>Simon Arias           |
| 17   | Dominic Facchini   | \$258,864 | \$380,955   | 84  |      | Jeffrey Hall<br>Albert Serur         |
| 18   | Ryan Ohm           | \$257,150 | \$507,149   |     | 78.3 | Brody Maughan-Evanson<br>Simon Arias |
| 19   | Eric Thompson      | \$234,044 | \$813,883   |     | 83.5 | Matthew Parks<br>Surace-Smith        |
| 20   | Joshua Yurinko     | \$221,565 | \$592,246   |     | 84.3 | Thomas Vena<br>Simon Arias           |

ALL TIME RECORDS: \$1,565,713 1st 6 Mo Agt — MEGAN JOHNSON | \$1,751,795 Net ALP — BRENT BOWLING



**MARK DUSHAJ**  
TROY, MI



**STEVEN KING**  
TROY, MI



**ELIAS BOLES**  
ROCHESTER, NY



**ELYSE BRYAN**  
LANHAM, MD



**THOMAS VENA**  
WEXFORD, PA



**WALTER ICAZA**  
MIAMI, FL



**BRODY MAUGHAN-EVANSON**  
WEXFORD, PA



**JESSE RENNICH**  
WEXFORD, PA



**JOHN CONARD**  
WEXFORD, PA



**PATRICK DURAY**  
ROSEVILLE, MN



**Rookie**

**MICHAEL RUSSIN**  
WEXFORD, PA

## SEPTEMBER

| Category                         | Growth | Net ALP   | Benchmark | NTG  | RET               | SGA |
|----------------------------------|--------|-----------|-----------|------|-------------------|-----|
| <b>I Mark Dushaj</b>             | 50.3%  | \$224,151 | \$149,175 | 79.3 | Zachary Hart      |     |
| Doreen Ryan-Foti                 | 6.4%   | \$238,128 | \$223,858 | 81.6 | Don Foti          |     |
| <b>II Steven King</b>            | 7.7%   | \$98,434  | \$91,435  | 78.1 | Zachary Hart      |     |
| Matthew Conrad                   | 3.4%   | \$101,271 | \$97,944  | 82.2 | Surace-Smith      |     |
| <b>III Elias Boles</b>           | 172.5% | \$234,078 | \$85,894  | 78.8 | Oldham-Gryska     |     |
| Daniel G Johnson                 | 56.9%  | \$135,286 | \$86,251  | 80.4 | Hart-McCallum     |     |
| Tyler Worstell                   | 56.2%  | \$131,912 | \$84,467  | 83.1 | Simon Arias       |     |
| <b>IV Elyse Bryan</b>            | 127.6% | \$153,297 | \$67,349  | 74.7 | Souley Bah        |     |
| Britton Costa                    | 105.0% | \$132,691 | \$64,727  | 80.7 | Simon Arias       |     |
| Paul Kelly                       | 96.4%  | \$127,658 | \$64,987  | 78.4 | Steve Friedlander |     |
| <b>V Thomas Vena</b>             | 137.9% | \$123,037 | \$51,725  | 83.7 | Simon Arias       |     |
| Fritznel Octave                  | 65.4%  | \$92,381  | \$55,841  | 79.8 | Tom Williams      |     |
| Jason Bratin                     | 50.8%  | \$76,537  | \$50,749  | 85.9 | Simon Arias       |     |
| <b>VI Walter Icaza</b>           | 151.9% | \$118,529 | \$47,049  | 78.1 | Beto Quintero     |     |
| Justin Adams                     | 110.7% | \$100,107 | \$47,510  | 73.1 | Simon Arias       |     |
| Brandon Summerton                | 80.4%  | \$91,259  | \$50,588  | 78.6 | Altig-Orlovic     |     |
| <b>VII Brody Maughan-Evanson</b> | 192.1% | \$110,720 | \$37,900  | 78.3 | Simon Arias       |     |
| Duni Olusegun                    | 152.6% | \$92,722  | \$36,713  | 77.7 | James Cunningham  |     |
| Alix Albright                    | 68.6%  | \$62,908  | \$37,311  | 80.5 | Simon Arias       |     |
| <b>VIII Jesse Rennich</b>        | 62.5%  | \$47,762  | \$29,383  | 77.8 | Simon Arias       |     |
| Jonathan Jones                   | 57.8%  | \$53,735  | \$34,048  | 82.5 | Corey Neff        |     |
| Matthew Cessna                   | 45.1%  | \$42,489  | \$29,291  | 76.5 | Simon Arias       |     |
| <b>IX John Conard</b>            | 171.0% | \$69,345  | \$25,592  | 74.5 | Simon Arias       |     |
| Stephen Giddens                  | 109.8% | \$47,656  | \$22,720  | 78.1 | Ryan Giddens      |     |
| George O'Shea                    | 90.5%  | \$45,116  | \$23,689  | 77.4 | Giglione-Ackerman |     |
| <b>X Patrick Duray</b>           | 256.1% | \$58,842  | \$16,526  | 73.4 | Chad Deley        |     |
| Elizabeth Chilson                | 61.6%  | \$19,997  | \$12,373  | 76.1 | Altig-Orlovic     |     |
| Mathew Mealey                    | 51.7%  | \$10,368  | \$6,837   | 84.0 | Travis Moody      |     |

## SEPTEMBER ROOKIES

| Category                     | PF     | F6 Mo    | F6 Mo Obj | Net ALP   | NTG  | RET               | SGA |
|------------------------------|--------|----------|-----------|-----------|------|-------------------|-----|
| <b>Rookie Michael Russin</b> | 238.9% | \$69,761 | \$29,200  | \$139,997 | 74.8 | Simon Arias       |     |
| Kierra Goodwin               | 196.0% | \$57,223 | \$29,200  | \$65,179  | 73.7 | Simon Arias       |     |
| Anthony Theriault            | 179.9% | \$52,537 | \$29,200  | \$67,595  | 75.0 | Mathew Hart       |     |
| Alipate Makau                | 174.9% | \$51,070 | \$29,200  | \$79,035  | 95   | Steve Friedlander |     |
| Avi Kauderer                 | 172.9% | \$50,481 | \$29,200  | \$112,682 | 74.5 | Oldham-Gryska     |     |
| Gregory Rudolph              | 166.1% | \$48,498 | \$29,200  | \$64,403  | 83   | Simon Arias       |     |
| Justin Sutton                | 162.8% | \$47,534 | \$29,200  | \$58,758  | 77.2 | Ryan Giddens      |     |
| James Keefer                 | 156.6% | \$45,720 | \$29,200  | \$136,044 | 87   | Simon Arias       |     |
| Aaron Friedlander            | 152.7% | \$44,597 | \$29,200  | \$78,715  | 85.7 | Steve Friedlander |     |
| Kendall Wilson               | 151.1% | \$44,111 | \$29,200  | \$49,423  | 85   | Sabrina Lloyd     |     |

## YTD

| Category                   | Growth     | Net ALP     | Benchmark   | NTG   | RET               | SGA |
|----------------------------|------------|-------------|-------------|-------|-------------------|-----|
| <b>I Ryan Stenglein</b>    | 27.2%      | \$1,550,263 | \$1,219,037 | 77.8  | Altig-Orlovic     |     |
| Sara Vaz                   | 3.6%       | \$1,102,609 | \$1,064,131 | 81.5  | Altig-Orlovic     |     |
| Mark Dushaj                | 2.9%       | \$1,381,739 | \$1,342,571 | 79.3  | Zachary Hart      |     |
| <b>III Elias Boles</b>     | 105.2%     | \$1,586,092 | \$773,049   | 78.8  | Oldham-Gryska     |     |
| Daniel G Johnson           | 104.2%     | \$1,584,855 | \$776,257   | 80.4  | Hart-McCallum     |     |
| Reynolds Akuamoa           | 52.7%      | \$1,234,366 | \$808,292   | 76.5  | Theodore Pappas   |     |
| <b>IV Elyse Bryan</b>      | 74.0%      | \$1,054,897 | \$606,145   | 74.7  | Souley Bah        |     |
| Paul Kelly                 | 64.9%      | \$964,378   | \$584,884   | 78.4  | Steve Friedlander |     |
| Patrick Knouse             | 14.8%      | \$643,694   | \$560,485   | 77.1  | Slav Bitman       |     |
| <b>V Hemerson Gonzalez</b> | 50.6%      | \$732,283   | \$486,256   | 76.4  | Beto Quintero     |     |
| Thomas Vena                | 47.7%      | \$687,492   | \$465,523   | 83.7  | Simon Arias       |     |
| Luay Ghawi                 | 36.4%      | \$628,873   | \$461,078   | 87.9  | Altig-Orlovic     |     |
| <b>VI Walter Icaza</b>     | 126.9%     | \$960,591   | \$423,445   | 78.1  | Beto Quintero     |     |
| Christopher Bentley        | 63.5%      | \$653,500   | \$399,684   | 78.5  | Altig-Orlovic     |     |
| Jeffrey Hall               | 54.3%      | \$643,756   | \$417,328   | 75.8  | Albert Serur      |     |
| <b>VII Duni Olusegun</b>   | 103.9%     | \$673,781   | \$330,414   | 77.7  | James Cunningham  |     |
| Brody Maughan-Evanson      | 76.3%      | \$601,491   | \$341,099   | 78.3  | Simon Arias       |     |
| Jinelly Urena              | 59.2%      | \$568,567   | \$357,195   | 76.5  | Jose Carvajal     |     |
| <b>VIII Jesse Rennich</b>  | 62.5%      | \$47,762    | \$29,383    | 77.8  | Simon Arias       |     |
| Jonathan Jones             | 57.8%      | \$53,735    | \$34,048    | 82.5  | Corey Neff        |     |
| Matthew Cessna             | 45.1%      | \$42,489    | \$29,291    | 76.5  | Simon Arias       |     |
| <b>IX Stephen Giddens</b>  | 103.1%     | \$415,283   | \$204,480   | 78.1  | Ryan Giddens      |     |
| George O'Shea              | 99.3%      | \$424,843   | \$213,199   | 77.4  | Giglione-Ackerman |     |
| Ransley Vazquez            | 95.2%      | \$431,685   | \$221,132   | 77.8  | Bob Olson         |     |
| <b>X Brett MacCannell</b>  | 1569500.0% | \$654       | \$0         | 100.0 | Altig-Orlovic     |     |
| Patrick Duray              | 241.4%     | \$507,753   | \$148,733   | 73.4  | Chad Deley        |     |
| Matt McBride               | 85.0%      | \$272,768   | \$147,431   | 74.7  | Altig-Orlovic     |     |

## YTD ROOKIES

| Category                        | PF     | F6 Mo     | F6 Mo Obj | Net ALP   | NTG  | RET               | SGA |
|---------------------------------|--------|-----------|-----------|-----------|------|-------------------|-----|
| <b>Rookie Michael McKiernan</b> | 162.0% | \$425,761 | \$262,800 | \$590,104 | 81   | Dustin Venekamp   |     |
| Meaghan Krecsko                 | 152.7% | \$401,320 | \$262,800 | \$589,675 | 83.2 | Altig-Orlovic     |     |
| Jeffrey Espinal                 | 145.3% | \$381,957 | \$262,800 | \$621,190 | 74.2 | Theodore Pappas   |     |
| Michael Russin                  | 141.6% | \$372,145 | \$262,800 | \$721,914 | 74.8 | Simon Arias       |     |
| Avi Kauderer                    | 136.3% | \$358,172 | \$262,800 | \$823,962 | 74.5 | Oldham-Gryska     |     |
| Michael Joseph                  | 127.0% | \$333,660 | \$262,800 | \$479,533 | 85   | James Cunningham  |     |
| Alipate Makau                   | 119.6% | \$314,440 | \$262,800 | \$547,571 | 95   | Steve Friedlander |     |
| Phillip Waisman                 | 114.2% | \$299,999 | \$262,800 | \$674,081 | 80.8 | Satti-Kanaan      |     |
| James Keefer                    | 112.9% | \$296,687 | \$262,800 | \$481,048 | 87   | Simon Arias       |     |
| Derek Foore                     | 111.2% | \$292,119 | \$262,800 | \$670,193 | 85.4 | Surace-Smith      |     |

Spotlight recognizes the top three Master General Agents in Categories I-X with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments.

# REGIONAL GENERAL AGENTS



**I**  
**THOMAS VENA**  
WEXFORD, PA



**III**  
**JUSTIN ADAMS**  
WEXFORD, PA



**IV**  
**STEPHEN GIDDENS**  
HOUSTON, TX



**V**  
**JOHN CONARD**  
WEXFORD, PA



**VI**  
**HEMERSON GONZALEZ**  
MIAMI, FL



**VII**  
**ELYSE BRYAN**  
LANHAM, MD



**VIII**  
**WALTER ICAZA**  
MIAMI, FL



**IX**  
**EDWARD NGUYEN**  
TRACY, CA



**X**  
**BRUCE ALFORD**  
CONCORD, CA

## SEPTEMBER

| Category                           | Growth     | Net ALP   | Benchmark | NTG  | RET              | SGA |
|------------------------------------|------------|-----------|-----------|------|------------------|-----|
| <b>I</b> <b>Thomas Vena</b>        | 95.7%      | \$655,250 | \$334,814 | 79.7 | Simon Arias      |     |
| Matthew Diulus                     | 72.6%      | \$568,112 | \$329,155 | 79.5 | Simon Arias      |     |
| <b>III</b> <b>Justin Adams</b>     | 28.8%      | \$243,456 | \$189,046 | 78.4 | Simon Arias      |     |
| <b>IV</b> <b>Stephen Giddens</b>   | 23.0%      | \$189,035 | \$153,647 | 73.5 | Ryan Giddens     |     |
| Steven Redd                        | 17.8%      | \$198,153 | \$168,214 | 74.4 | Mathew Hart      |     |
| Luay Ghawi                         | 12.3%      | \$182,143 | \$162,204 | 82.1 | Altig-Orlovic    |     |
| <b>V</b> <b>John Conard</b>        | 82.9%      | \$201,258 | \$110,060 | 80.4 | Simon Arias      |     |
| Jake Yagjian                       | 72.3%      | \$203,827 | \$118,299 | 75.3 | Albert Serur     |     |
| Mark Dushaj                        | 50.3%      | \$224,151 | \$149,175 | 79.3 | Zachary Hart     |     |
| <b>VI</b> <b>Hemerson Gonzalez</b> | 90.0%      | \$194,113 | \$102,149 | 77.6 | Beto Quintero    |     |
| Tyler Worstell                     | 56.2%      | \$131,912 | \$84,467  | 81.7 | Simon Arias      |     |
| Elias Boles                        | 40.9%      | \$120,993 | \$85,894  | 78.8 | Oldham-Gryska    |     |
| <b>VII</b> <b>Elyse Bryan</b>      | 127.6%     | \$153,297 | \$67,349  | 75.0 | Souley Bah       |     |
| Duni Olusegun                      | 59.3%      | \$111,237 | \$69,837  | 74.0 | James Cunningham |     |
| Evan Donoghue                      | 21.3%      | \$85,300  | \$70,296  | 79.1 | Corey Neff       |     |
| <b>VIII</b> <b>Walter Icaza</b>    | 151.9%     | \$118,529 | \$47,049  | 78.1 | Beto Quintero    |     |
| Christie Jauch                     | 73.6%      | \$87,419  | \$50,368  | 76.2 | Simon Arias      |     |
| Jeffrey Hall                       | 72.3%      | \$79,911  | \$46,370  | 74.8 | Albert Serur     |     |
| <b>IX</b> <b>Edward Nguyen</b>     | 142.1%     | \$71,580  | \$29,565  | 73.4 | Mathew Hart      |     |
| Marissa Cunningham                 | 140.9%     | \$108,961 | \$45,240  | 77.5 | James Cunningham |     |
| Brody Maughan-Evanson              | 126.1%     | \$85,676  | \$37,900  | 78.3 | Simon Arias      |     |
| <b>X</b> <b>Bruce Alford</b>       | 5423900.0% | \$452     | \$0       | 90   | Don Foti         |     |
| Michael McKiernan                  | 52027.7%   | \$32,277  | \$62      | 80   | Dustin Venekamp  |     |
| Sanaz Mirza Baig                   | 9115.4%    | \$121,751 | \$1,321   | 88   | Imran Satti      |     |

## YTD

| Category                           | Growth      | Net ALP     | Benchmark   | NTG  | RET               | SGA |
|------------------------------------|-------------|-------------|-------------|------|-------------------|-----|
| <b>I</b> <b>Thomas Vena</b>        | 18.8%       | \$3,581,137 | \$3,013,322 | 79.7 | Simon Arias       |     |
| Matthew Diulus                     | 13.9%       | \$3,374,979 | \$2,962,397 | 79.5 | Simon Arias       |     |
| <b>II</b> <b>Christopher Hintz</b> | 21.0%       | \$2,576,587 | \$2,129,792 | 81.1 | Altig-Orlovic     |     |
| Sean Velasquez                     | 9.7%        | \$2,307,971 | \$2,104,153 | 79.9 | Cohen-Cohen       |     |
| Bobby Gujral                       | 6.4%        | \$2,209,748 | \$2,077,193 | 82.7 | Altig-Orlovic     |     |
| <b>III</b> <b>Ryan Wilson</b>      | 19.8%       | \$1,938,084 | \$1,617,302 | 74.9 | Philip Prata      |     |
| Ryan Stenglein                     | 13.9%       | \$1,899,956 | \$1,667,829 | 77.1 | Altig-Orlovic     |     |
| Brian Schreiter                    | 7.0%        | \$1,752,160 | \$1,637,453 | 76.1 | Joseph Diecedue   |     |
| <b>IV</b> <b>Luay Ghawi</b>        | 28.8%       | \$1,880,916 | \$1,459,835 | 82.1 | Altig-Orlovic     |     |
| Paul Kelly                         | 6.4%        | \$1,548,446 | \$1,455,149 | 79.8 | Steve Friedlander |     |
| <b>V</b> <b>Jake Yagjian</b>       | 72.4%       | \$1,835,951 | \$1,064,694 | 75.3 | Albert Serur      |     |
| John Conard                        | 11.7%       | \$1,106,027 | \$990,539   | 80.4 | Simon Arias       |     |
| Mark Dushaj                        | 5.4%        | \$1,414,522 | \$1,342,571 | 79.3 | Zachary Hart      |     |
| <b>VI</b> <b>Hemerson Gonzalez</b> | 84.4%       | \$1,695,142 | \$919,343   | 77.6 | Beto Quintero     |     |
| Ricardo Subero                     | 47.6%       | \$1,113,971 | \$754,487   | 77.4 | Kyle Johnson      |     |
| Kimberly Hamilton                  | 23.2%       | \$935,326   | \$758,934   | 78.0 | Oldham-Gryska     |     |
| <b>VII</b> <b>Andrew Batten</b>    | 75.3%       | \$1,055,561 | \$602,123   | 75.4 | Michael Vasu      |     |
| Elyse Bryan                        | 74.3%       | \$1,056,782 | \$606,145   | 75.0 | Souley Bah        |     |
| Christopher Bentley                | 55.8%       | \$869,833   | \$558,127   | 77.6 | Altig-Orlovic     |     |
| <b>VIII</b> <b>Walter Icaza</b>    | 130.0%      | \$973,865   | \$423,445   | 78.1 | Beto Quintero     |     |
| Jeffrey Hall                       | 59.7%       | \$666,655   | \$417,328   | 74.8 | Albert Serur      |     |
| Jason Bratin                       | 34.3%       | \$613,177   | \$456,743   | 86.3 | Simon Arias       |     |
| <b>IX</b> <b>David Rigney</b>      | 1075.3%     | \$462,834   | \$39,379    | 74.3 | Kevin Holtz       |     |
| Justin Sutton                      | 997.3%      | \$367,198   | \$33,465    | 77.2 | Ryan Giddens      |     |
| Marissa Cunningham                 | 171.6%      | \$1,106,047 | \$407,160   | 77.5 | James Cunningham  |     |
| <b>X</b> <b>Bruce Alford</b>       | 14469286.7% | \$10,852    | \$0         | 90   | Don Foti          |     |
| Michael McKiernan                  | 105535.9%   | \$588,688   | \$557       | 80   | Dustin Venekamp   |     |
| Sanaz Mirza Baig                   | 10756.8%    | \$1,290,925 | \$11,891    | 88   | Imran Satti       |     |

Spotlight recognizes the top three Regional General Agents in Categories I-X with positive growth. Figures reflect hierarchy transfer adjustments.



SIMON ARIAS



DON FOTI



STEVE FRIEDLANDER



MATHEW HART



JAMES CUNNINGHAM



BETO QUINTERO



SOULEY BAH



RYAN BISANZ



NICK MOORE

EC = 2018 Executive Council Member

† Performance Factor = (% F6 Mo Obj + % P6 Mo Obj + % Recruit Obj) ÷ 3

Spotlight recognizes State General Agents in Categories I-X with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

## TOP PERFORMANCE FACTOR



SOULEY BAH  
Category VII  
144.3% PF



NICK MOORE  
Category X  
140.2% PF



SIMON ARIAS  
Category I  
140.2% PF

## SEPTEMBER

| Category                     | PF†   | F6M       | F6M Obj   | % F6M Obj | P6M         | P6M Obj   | % P6M Obj | Recruits | Rec Obj | % Rec Obj | Net ALP     | % Growth | NTG | RET  |
|------------------------------|-------|-----------|-----------|-----------|-------------|-----------|-----------|----------|---------|-----------|-------------|----------|-----|------|
| <b>I Simon Arias</b>         | 140.2 | \$632,411 | \$602,000 | 105.1     | \$1,389,756 | \$620,000 | 224.2     | 73       | 80      | 91.3      | \$2,022,167 | 134.5    |     | 79.8 |
| <b>II Don Foti</b>           | 107.5 | \$132,726 | \$100,000 | 132.7     | \$264,866   | \$325,000 | 81.5      | 13       | 12      | 108.3     | \$397,592   | 35.1     |     | 78.2 |
| Oldham-Gryska                | 93.9  | \$228,244 | \$234,000 | 97.5      | \$260,247   | \$329,000 | 79.1      | 21       | 20      | 105.0     | \$488,491   | 29.1     |     | 79.6 |
| <b>III Steve Friedlander</b> | 95.1  | \$164,955 | \$143,000 | 115.4     | \$125,119   | \$143,000 | 87.5      | 14       | 17      | 82.4      | \$290,075   | 43.3     |     | 80.1 |
| <b>IV Mathew Hart</b>        | 112.5 | \$142,399 | \$104,000 | 136.9     | \$188,636   | \$147,000 | 128.3     | 13       | 18      | 72.2      | \$331,036   | 140.2    |     | 74.9 |
| Cindy Furer                  | 110.7 | \$63,660  | \$82,000  | 77.6      | \$206,872   | \$134,000 | 154.4     | 15       | 15      | 100.0     | \$270,533   | 113.8    |     | 76.9 |
| Hart-McCallum                | 106.0 | \$103,665 | \$139,000 | 74.6      | \$109,452   | \$82,000  | 133.5     | 11       | 10      | 110.0     | \$213,117   | 23.7     |     | 80.8 |
| Joseph Diecedue              | 101.1 | \$123,394 | \$143,000 | 86.3      | \$126,296   | \$113,000 | 111.8     | 20       | 19      | 105.3     | \$249,690   | 14.5     |     | 76.3 |
| Kyle Johnson                 | 98.0  | \$107,109 | \$104,000 | 103.0     | \$93,211    | \$108,000 | 86.3      | 22       | 21      | 104.8     | \$200,320   | -4.8     |     | 75.7 |
| Philip Prata                 | 93.7  | \$97,530  | \$82,000  | 118.9     | \$96,979    | \$156,000 | 62.2      | 13       | 13      | 100.0     | \$194,509   | 17.5     |     | 75.4 |
| <b>V James Cunningham</b>    | 134.3 | \$79,789  | \$74,000  | 107.8     | \$119,047   | \$61,000  | 195.2     | 16       | 16      | 100.0     | \$198,836   | 112.7    |     | 75.3 |
| Ryan Giddens                 | 114.0 | \$148,987 | \$108,000 | 138.0     | \$77,035    | \$74,000  | 104.1     | 16       | 16      | 100.0     | \$226,022   | 55.6     |     | 74.3 |
| Albert Serur                 | 104.1 | \$109,380 | \$91,000  | 120.2     | \$95,636    | \$104,000 | 92.0      | 15       | 15      | 100.0     | \$205,015   | 21.7     |     | 75.0 |
| Jose Carvajal                | 90.6  | \$52,535  | \$74,000  | 71.0      | \$82,587    | \$82,000  | 100.7     | 12       | 12      | 100.0     | \$135,121   | 27.8     |     | 73.5 |
| <b>VI Beto Quintero</b>      | 114.7 | \$132,727 | \$113,000 | 117.5     | \$65,402    | \$56,000  | 116.8     | 18       | 13      | 110.0     | \$198,130   | 105.7    |     | 77.8 |
| Dorian Oldham                | 92.1  | \$53,086  | \$65,000  | 81.7      | \$62,732    | \$74,000  | 84.8      | 14       | 11      | 110.0     | \$115,819   | 42.5     |     | 78.4 |
| <b>VII Souley Bah</b>        | 144.3 | \$44,891  | \$56,000  | 80.2      | \$108,732   | \$43,000  | 252.9     | 9        | 9       | 100.0     | \$153,623   | 90.1     |     | 74.9 |
| <b>VIII Ryan Bisanz</b>      | 102.6 | \$50,212  | \$48,000  | 104.6     | \$37,199    | \$26,000  | 143.1     | 6        | 10      | 60.0      | \$87,411    | 58.9     |     | 73.2 |
| <b>X Nick Moore</b>          | 140.9 | \$46,004  | \$30,000  | 153.3     | \$34,788    | \$15,000  | 231.9     | 3        | 8       | 37.5      | \$80,792    | 2083.6   | 83  |      |
| Nick Scordos                 | 130.2 | \$75,629  | \$30,000  | 252.1     | \$4,272     | \$15,000  | 28.5      | 8        | 6       | 110.0     | \$79,901    | 211.9    | 88  |      |
| Hart-Weller                  | 105.7 | \$24,096  | \$30,000  | 80.3      | \$19,011    | \$15,000  | 126.7     | 6        | 3       | 110.0     | \$43,107    | N/A      | 98  |      |
| Josh West                    | 97.3  | \$29,197  | \$30,000  | 97.3      | \$17,959    | \$15,000  | 119.7     | 3        | 4       | 75.0      | \$47,156    | N/A      | 90  |      |

## YTD

| Category                  | PF†   | F6M         | F6M Obj     | % F6M Obj | P6M         | P6M Obj     | % P6M Obj | Recruits | Rec Obj | % Rec Obj | Net ALP      | % Growth | NTG | RET  |
|---------------------------|-------|-------------|-------------|-----------|-------------|-------------|-----------|----------|---------|-----------|--------------|----------|-----|------|
| <b>I Simon Arias</b>      | 104.8 | \$5,031,237 | \$5,418,000 | 92.9      | \$6,929,772 | \$5,580,000 | 124.2     | 700      | 720     | 97.2      | \$11,961,009 | 20.6     |     | 79.8 |
| <b>II Oldham-Gryska</b>   | 95.6  | \$2,078,322 | \$2,106,000 | 98.7      | \$2,309,889 | \$2,961,000 | 78.0      | 201      | 180     | 110.0     | \$4,388,211  | -10.6    |     | 79.6 |
| Cohen-Cohen               | 95.1  | \$1,429,884 | \$1,485,000 | 96.3      | \$3,082,685 | \$3,663,000 | 84.2      | 198      | 189     | 104.8     | \$4,512,569  | 1.5      |     | 80.1 |
| Don Foti                  | 94.4  | \$844,065   | \$900,000   | 93.8      | \$2,429,578 | \$2,925,000 | 83.1      | 115      | 108     | 106.5     | \$3,273,642  | -3.0     |     | 78.2 |
| Sabrina Lloyd             | 94.3  | \$2,112,224 | \$2,610,000 | 80.9      | \$1,475,113 | \$1,602,000 | 92.1      | 316      | 270     | 110.0     | \$3,587,338  | -5.4     |     | 79.6 |
| <b>III Satti-Kanaan</b>   | 95.2  | \$829,290   | \$819,000   | 101.3     | \$1,747,921 | \$1,755,000 | 99.6      | 84       | 99      | 84.8      | \$2,577,211  | 18.4     |     | 81.3 |
| Matt Henderson            | 90.8  | \$1,296,286 | \$1,719,000 | 75.4      | \$1,656,216 | \$1,638,000 | 101.1     | 285      | 297     | 96.0      | \$2,952,502  | 2.5      |     | 74.1 |
| <b>IV Kyle Johnson</b>    | 117.1 | \$1,144,963 | \$936,000   | 122.3     | \$1,166,836 | \$972,000   | 120.0     | 206      | 189     | 109.0     | \$2,311,799  | 33.3     |     | 75.7 |
| Hart-McCallum             | 116.8 | \$794,966   | \$1,251,000 | 63.5      | \$1,305,466 | \$738,000   | 176.9     | 102      | 90      | 110.0     | \$2,100,432  | 48.7     |     | 80.8 |
| Jamison Weatherspoon      | 108.2 | \$976,207   | \$900,000   | 108.5     | \$1,078,670 | \$1,017,000 | 106.1     | 220      | 180     | 110.0     | \$2,054,877  | 28.3     |     | 74.4 |
| Philip Prata              | 106.9 | \$920,402   | \$738,000   | 124.7     | \$1,214,581 | \$1,404,000 | 86.5      | 128      | 117     | 109.4     | \$2,134,984  | 15.6     |     | 75.4 |
| Joseph Diecedue           | 94.8  | \$1,020,183 | \$1,287,000 | 79.3      | \$1,098,724 | \$1,017,000 | 108.0     | 166      | 171     | 97.1      | \$2,118,907  | 3.9      |     | 76.3 |
| Mathew Hart               | 92.5  | \$1,009,374 | \$936,000   | 107.8     | \$1,159,704 | \$1,323,000 | 87.7      | 133      | 162     | 82.1      | \$2,169,079  | 6.2      |     | 74.9 |
| Cindy Furer               | 92.2  | \$618,373   | \$738,000   | 83.8      | \$1,201,029 | \$1,206,000 | 99.6      | 126      | 135     | 93.3      | \$1,819,402  | 7.6      |     | 76.9 |
| <b>V James Cunningham</b> | 120.6 | \$787,540   | \$666,000   | 118.2     | \$834,096   | \$549,000   | 151.9     | 132      | 144     | 91.7      | \$1,621,635  | 51.9     |     | 75.3 |
| Albert Serur              | 108.8 | \$1,112,074 | \$819,000   | 135.8     | \$753,852   | \$936,000   | 80.5      | 154      | 135     | 110.0     | \$1,865,926  | 33.5     |     | 75.0 |
| Jose Carvajal             | 96.4  | \$590,245   | \$666,000   | 88.6      | \$693,508   | \$738,000   | 94.0      | 115      | 108     | 106.5     | \$1,283,753  | 3.7      |     | 73.5 |
| Ryan Giddens              | 94.9  | \$862,310   | \$972,000   | 88.7      | \$763,495   | \$666,000   | 114.6     | 122      | 150     | 81.3      | \$1,625,805  | 12.9     |     | 74.3 |
| <b>VI Beto Quintero</b>   | 109.3 | \$1,224,132 | \$1,017,000 | 120.4     | \$491,769   | \$504,000   | 97.6      | 159      | 117     | 110.0     | \$1,715,901  | 84.8     |     | 77.8 |
| Corey Neff                | 99.3  | \$718,160   | \$585,000   | 122.8     | \$423,764   | \$585,000   | 72.4      | 120      | 117     | 102.6     | \$1,141,924  | -0.3     |     | 80.4 |
| Dorian Oldham             | 94.2  | \$493,333   | \$585,000   | 84.3      | \$587,946   | \$666,000   | 88.3      | 127      | 99      | 110.0     | \$1,081,279  | 12.6     |     | 78.4 |
| <b>VII Souley Bah</b>     | 113.7 | \$492,247   | \$504,000   | 97.7      | \$578,790   | \$387,000   | 149.6     | 76       | 81      | 93.8      | \$1,071,036  | 71.0     |     | 74.9 |
| Desi Dimitrova            | 98.5  | \$455,579   | \$504,000   | 90.4      | \$603,809   | \$504,000   | 119.8     | 69       | 81      | 85.2      | \$1,059,387  | 23.1     |     | 78.0 |
| <b>VIII Ryan Bisanz</b>   | 109.3 | \$412,341   | \$432,000   | 95.4      | \$354,195   | \$234,000   | 151.4     | 73       | 90      | 81.1      | \$766,537    | 59.5     |     | 73.2 |
| Johnson-Nelson            | 101.1 | \$360,840   | \$432,000   | 83.5      | \$474,076   | \$432,000   | 109.7     | 83       | 72      | 110.0     | \$834,917    | 34.1     |     | 76.6 |
| Kevin Holtz               | 100.5 | \$384,806   | \$432,000   | 89.1      | \$396,304   | \$387,000   | 102.4     | 70       | 63      | 110.0     | \$781,110    | 30.9     | 84  |      |
| <b>IX Correa-Hunt</b>     | 98.3  | \$321,620   | \$351,000   | 91.6      | \$174,604   | \$180,000   | 97.0      | 67       | 63      | 106.3     | \$496,224    | 22.3     | 83  |      |
| John Young                | 94.7  | \$211,196   | \$351,000   | 60.2      | \$289,021   | \$180,000   | 160.6     | 57       | 90      | 63.3      | \$500,217    | 23.5     |     | 78.8 |
| <b>X Nick Moore</b>       | 144.0 | \$524,720   | \$270,000   | 194.3     | \$205,997   | \$135,000   | 152.6     | 51       | 60      | 85.0      | \$730,717    | 744.6    | 83  |      |
| Nicholas Scordos          | 125.4 | \$372,365   | \$270,000   | 137.9     | \$173,039   | \$135,000   | 128.2     | 62       | 39      | 110.0     | \$545,404    | 238.8    | 88  |      |
| Josh West                 | 104.5 | \$90,586    | \$120,000   | 75.5      | \$76,734    | \$60,000    | 127.9     | 15       | 12      | 110.0     | \$167,320    | N/A      | 90  |      |
| Jay Washington            | 99.4  | \$212,434   | \$270,000   | 78.7      | \$161,216   | \$135,000   | 119.4     | 57       | 57      | 100.0     | \$373,650    | N/A      | 86  |      |



### CATEGORY I



**1**  
SUSAN GILBERT  
CHICAGO, IL



**2**  
MARK GAGLIARDI  
CLARKSVILLE, TN



**1**  
ERICA DALAGER  
SOUTH LAKE LAND, MN



**2**  
ROBIN DENHAM  
LEE'S SUMMIT, MO



**1**  
DONNA LAMONTAGNA  
W OAK BROOK, IL



**2**  
DION DIZON  
KAPOLEI, HI

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1**  
VIKI FARR  
CANTON, MI



**2**  
RANDY STOCKLEY  
TWILLINGATE, NL



**1**  
AMANDA CROSS  
LEXINGTON, KY



**2**  
DEE HETTINGER  
WITCHITA, KS



**1**  
JANIS PITTS  
BOSSIER, LA



**2**  
GEORGE MURRY  
MONTGOMERY, AL

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1**  
RALPH BEARD  
FRANKLIN, TN



**2**  
BRETT HULME  
POOLER, GA



**1**  
LISA JOHNSON  
SUMMERSVILLE, WV



**2**  
HECTOR CORTEZ  
FAIR OAKS, CA

### CATEGORY VIII

## TOP MANAGERS

### CATEGORY I



**1**  
DAWN TRUDDEN  
DUNLAP, IL

### CATEGORY II



**1**  
JT TASKER  
NORTH CHILI, NY

### CATEGORY III



**1**  
CHUCK HILL  
LODI, CA

#### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

## INDIVIDUAL REPS: SEPTEMBER

| Category   | Rank | Name               | Cards | Obj   | % Obj  |
|------------|------|--------------------|-------|-------|--------|
| I          | 1    | Susan Gilbert      | 3,511 | 1,669 | 210.3% |
|            | 2    | Mark Gagliardi     | 2,388 | 1,617 | 147.6% |
|            | 3    | Rona Pileggi Spano | 2,272 | 1,756 | 129.4% |
| II         | 1    | Erica Dalager      | 3,340 | 1,238 | 269.9% |
|            | 2    | Robin Denham       | 1,371 | 1,461 | 93.8%  |
|            | 3    | Lisa Bennett       | 1,073 | 1,186 | 90.5%  |
| III        | 1    | Donna LaMontagna   | 1,574 | 1,086 | 144.9% |
|            | 2    | Dion Dizon         | 1,607 | 1,149 | 139.8% |
|            | 3    | Donald Spohn       | 1,524 | 1,159 | 131.5% |
| IV         | 1    | Viki Farr          | 1,145 | 1,032 | 110.9% |
|            | 2    | Randy Stockley     | 928   | 991   | 93.6%  |
|            | 3    | Laurie Gruber      | 848   | 920   | 92.2%  |
| V          | 1    | Amanda Cross       | 1,373 | 908   | 151.2% |
|            | 2    | Dee Hettinger      | 1,209 | 836   | 144.6% |
|            | 3    | Lisa West          | 861   | 848   | 101.5% |
| VI         | 1    | Janis Pitts        | 1,575 | 791   | 199.0% |
|            | 2    | George Murry       | 813   | 682   | 119.2% |
|            | 3    | Mark Flemm         | 658   | 746   | 88.1%  |
| VII        | 1    | Ralph Beard        | 1,052 | 596   | 176.6% |
|            | 2    | Brett Hulme        | 892   | 646   | 138.0% |
|            | 3    | Jaymz Hall         | 824   | 489   | 168.5% |
| VIII       | 1    | Lisa Johnson       | 1,879 | 463   | 406.0% |
|            | 2    | Hector Cortez      | 1,680 | 489   | 343.5% |
|            | 3    | Jaymz Hall         | 824   | 489   | 168.5% |
| Rookie     | 1    | Lisa Johnson       | 1,879 | 463   | 406.0% |
| IceBreaker | 1    | Hector Cortez      | 1,680 | 489   | 343.5% |

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

| Category | Rank | Name              | Cards  | Obj    | % Obj  |
|----------|------|-------------------|--------|--------|--------|
| I        | *1   | Jessica Treybick  | 16,005 | 15,397 | 103.9% |
|          | 2    | Mark Gagliardi    | 14,370 | 14,556 | 98.7%  |
|          | 3    | David Scalisi     | 13,605 | 14,081 | 96.6%  |
| II       | *1   | Kathy Pappas      | 14,574 | 11,573 | 125.9% |
|          | 2    | Al Wall           | 13,869 | 11,117 | 124.8% |
|          | 3    | George Farenthold | 12,741 | 11,745 | 108.5% |
| III      | *1   | Tony Anderson     | 12,616 | 10,119 | 124.7% |
|          | 2    | Timothy Leary     | 9,803  | 9,315  | 105.2% |
|          | 3    | Donald Spohn      | 9,890  | 10,429 | 94.8%  |
| IV       | *1   | Randy Stockley    | 12,396 | 8,923  | 138.9% |
|          | 2    | Steve Orcheron    | 8,246  | 8,524  | 96.7%  |
|          | 3    | Krissa Hensley    | 8,576  | 9,275  | 92.5%  |
| V        | *1   | Carl Zablony      | 9,857  | 7,763  | 127.0% |
|          | 2    | Vivian Dwyer      | 9,448  | 8,209  | 115.1% |
|          | 3    | Cas Robinson      | 8,035  | 7,488  | 107.3% |
| VI       | *1   | Janis Pitts       | 11,158 | 7,121  | 156.7% |
|          | 2    | Maria Siero       | 6,997  | 7,235  | 96.7%  |
|          | 3    | Jeffrey Hapke     | 5,147  | 5,992  | 85.9%  |
| VII      | *1   | Kevin McKeen      | 7,221  | 5,765  | 125.3% |
|          | 2    | Donna Altshue     | 6,510  | 5,643  | 115.4% |
|          | 3    | Melissa Lively    | 5,933  | 5,575  | 106.4% |
| VIII     | *1   | Lisa Johnson      | 13,717 | 4,166  | 329.2% |
|          | 2    | Gabriela Bertoni  | 6,717  | 2,351  | 285.7% |
|          | 3    | Jaymz Hall        | 4,159  | 2,934  | 141.8% |

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: SEPTEMBER

| Category | Rank | Name          | Cards | Obj   | % Obj  |
|----------|------|---------------|-------|-------|--------|
| I        | 1    | Dawn Trudden  | 8,444 | 6,827 | 123.7% |
|          | 2    | Tami Williams | 7,833 | 7,438 | 105.3% |
| II       | 1    | JT Tasker     | 9,523 | 6,458 | 147.5% |
| III      | 1    | Chuck Hill    | 4,474 | 4,626 | 96.7%  |

## MANAGERS: YTD

| Category | Rank | Name          | Cards  | Obj    | % Obj |
|----------|------|---------------|--------|--------|-------|
| I        | *1   | Tami Williams | 65,591 | 66,940 | 98.0% |
|          | 2    | Deborah Boles | 57,769 | 65,397 | 88.3% |
| II       | *1   | JT Tasker     | 52,946 | 58,124 | 91.1% |
|          | 2    | Christa Davis | 41,743 | 46,576 | 89.6% |
| III      | *1   | Chuck Hill    | 37,350 | 41,632 | 89.7% |

## MOST ORIGINAL CARDS GENERATED: YTD

- 1** ERICA DALAGER 5,794
- 2** GABRIELA BERLONI 4,973
- 3** MARK GAGLIARDI 4,523



**1**  
ERICA DALAGER  
SOUTH LAKE LAND, MN

# WORLD'S GREATEST BONUS

1



**KATIE MASSART**

**\$10,032**  
Altig-Orlovic

2



**JAMES KEEFER**

**\$8,879**  
Simon Arias

3



**JOEL TRASK**

**\$5,566**  
Satti-Kanaan

4



**MARK TUSING**

**\$5,249**  
Simon Arias

5



**MEENAKSHI CHAVIS**

**\$5,120**  
Don Foti

## SEPTEMBER BONUS LEADERS

PAYOUT: \$2,051,148

QUALIFIERS: 3,637

- \$ 10,032 Katie Massart
- 8,879 James Keefer
- 5,566 Joel Trask
- 5,249 Mark Tusing
- 5,120 Meenakshi Chavis
- 5,093 Cathy Dishong
- 4,962 Oscar Gastelum
- 4,927 Rahmatullah Romal Omid
- 4,883 Shane Valentine
- 4,744 Dimitar Stefanov
- 4,615 Steven Dell
- 4,412 Hany Mikhail
- 4,365 Brock Lampe
- 4,273 Derya Ekren
- 4,084 Joseph Sarasin
- 4,028 Ian Pickett
- 3,989 Eric Snyder
- 3,929 Samuel Crish
- 3,885 Matthew Lehman
- Richard Whyte
- 3,823 Gaafar Aledani
- 3,773 James Sherwood
- 3,689 Rahul Bhagwakar
- 3,648 Roghie Hassan Loo
- 3,646 Alvin Ali
- 3,620 Jaden Luhovey
- 3,607 Ryan Vance
- 3,580 Landon Schlag
- 3,541 Joachim Jean
- 3,511 Tristan Dlabik
- 3,474 Elhanan Sing
- 3,460 Joshua Jahnish-Maltese
- 3,447 Daniel Poes
- 3,279 Austin Timmons
- 3,202 Bryan Juskiw
- 3,192 Vincent Barber
- 3,175 Eric LaBossiere
- 3,171 Seth Frisby-Jack
- 3,154 Daniel Hanson
- 3,144 Allison Kusgen
- 3,100 Manique Sala
- 3,099 Richard Dyer
- 3,026 Fabiola Del Palacio
- 3,026 Kevin Ishikane
- 3,004 Colin Ghee

- \$ 2,958 Max Quasem
- 2,950 Hamza Ally
- 2,948 Irma Gallardo
- 2,888 Muhammed Ashraf
- 2,876 Corey Frankley
- 2,840 Michael Willits
- 2,829 Chaz Hutcherson
- 2,766 Joey Kennedy
- 2,746 Ashley Rust
- 2,653 Johnny Ly
- 2,633 Fritznel Octave
- 2,624 Jean Joseph
- 2,605 Mory Franklin
- 2,567 Daymon Green
- 2,566 David C Williams
- 2,548 Logan Klink
- 2,545 Kory Louvelle
- 2,523 Marian Sertler
- 2,519 Gregory Rudolph
- 2,519 Carrisa Korres
- 2,511 Fabian Aniekwensi
- 2,486 Daniel Prinzo
- 2,486 Kevin Gillum
- 2,471 Michael van Delft
- 2,471 Hazem Aboueldahab
- 2,456 Michael Glynn
- 2,453 Tiffney Harmouche
- 2,441 Wenzhe Feng
- 2,431 Javier Diaz
- 2,430 Omar Hashimi
- 2,425 John Vacca
- 2,409 Marcial Couret
- 2,399 Alipate Makaui
- 2,396 Joel Nunez
- 2,394 Magaly Una
- 2,388 Bettina Burt
- 2,386 Christopher Gebhardt
- 2,366 Paul Smith
- 2,361 Robert Trypus
- 2,357 Kareem Mutia
- 2,356 Abraham El Refaei
- 2,342 Yolette Mompont
- 2,342 Mike Sukhbaatar
- 2,340 Michael Bess
- 2,336 Lincoln Dziekonski
- 2,330 Michael Fazio

- \$ 2,320 Ethan Ruth
- 2,319 Minh Phung
- 2,312 Jason Garland
- 2,293 William Dugan
- 2,292 Rakeem Miller
- 2,283 Denis Snyder
- 2,282 Kelly Yingling
- 2,273 Juan Montana
- 2,258 Kasey Williamson
- 2,252 Shawn Kelley
- 2,249 Matthew Castelli
- 2,243 Steven Sparkes
- 2,238 Gregory VanSuch
- 2,238 Bernardo Lopez
- 2,218 Therese Bolese
- 2,207 Jorge Alvarez
- 2,207 Justin Allain
- 2,193 Dustin Edgell
- 2,184 Rachel Seddon
- 2,180 George Kamel
- 2,171 Aleksander Witalec
- 2,171 Crystal Larkins
- 2,151 Howard Dotson
- 2,149 Samuela Vainga
- 2,147 Fouad Gerges
- 2,146 Douglas Clarke
- 2,144 Arynne McCarthy
- 2,144 Luis Miranda
- 2,127 Donald Gregoire
- 2,125 Maria Diringler
- 2,117 Andrew Bishop
- 2,112 Diana Al Ali
- 2,111 Ryan Locke
- 2,087 Christopher Leisure
- 2,086 Barney Browner
- 2,086 Ashley Hutson
- 2,073 Abraham Mogilevsky
- 2,072 Jenny Alvarez
- 2,071 Travis Vaughn
- 2,068 Alexander Horden
- 2,063 Jonathan Burns
- 2,062 Danijel Dokic
- 2,055 Scott Remmey
- 2,048 Omar Fernandez
- 2,047 Benzack Cooper

- \$ 2,020 Dustin Dunbar
- 2,019 Tony Georges
- 2,018 Timothy Copenhaver
- 1,997 Douglas Ewers
- 1,991 Craig Strompf
- 1,964 Jason Isenberg
- 1,960 Reynaldo Lafontant
- 1,951 Losaline Liuaki
- 1,947 Joseph Provenzano
- 1,937 James Marks
- 1,934 Roger Fredericks
- 1,930 Evelin Castro-Sharif
- 1,927 David Laylock
- 1,911 Jacqueline Kabluyen
- 1,907 Stephen Fougere
- 1,902 Conor Markins
- 1,894 Carmela Pellen
- 1,893 Ric Kovary
- 1,892 Andrew Creamer
- 1,891 Adem Abdula
- 1,885 Phi Phan
- 1,885 William Crock
- 1,880 Ashlee Reiman
- 1,879 Tara Haughney
- 1,879 Samuela Vainga
- 1,871 Carlo Trinidad
- 1,869 Eric Peyton
- 1,867 Alicia Dice
- 1,844 Mario Andres Chavez
- 1,842 Iris Saavedra
- 1,841 Brett Cummings
- 1,840 Kelvin Ellmers
- 1,829 Jeremiah Russin
- 1,829 Michael Birmingham
- 1,825 Shanita Ellmers
- 1,824 Nicholas Chuma
- 1,823 Seth Caldwell
- 1,813 Stuart Pagan
- 1,809 Lleison Martinez
- 1,808 Drew Kier
- 1,801 Dawn Miles
- 1,796 Jesusdieu Portilus
- 1,780 Philomene Tshimbolela
- 1,780 Scott Remmey
- 1,776 Cardelle Szegeo
- 1,772 Claudia Jacquet

- \$ 1,767 Annie Le
- 1,766 Anatoliy Vlasovich
- 1,764 Kara Sommers
- 1,763 Revawn Wilson
- 1,761 Tyrone Hueston
- 1,760 Peter Gabranski
- 1,755 Brandon Hamilton
- 1,753 Christopher Haywood
- 1,749 Jagdish Sukhu
- 1,744 Sharif Grays
- 1,744 Aaron Ebel
- 1,738 Scott Florin
- 1,727 Robert Adrahtas
- 1,727 Gerta Hajdaraj
- 1,726 Cole Hatfield
- 1,723 Brian Schmitz
- 1,721 Sousan Samadzade
- 1,720 Gurmehar Singh
- 1,718 Daniel Clark
- 1,711 Anthony Sava
- 1,710 Levi Porto
- 1,710 Tina Nelson
- 1,705 Riley Peters
- 1,705 Justin Neal
- 1,697 Charlene King
- 1,692 John Wegley
- 1,686 Joowan Lee
- 1,683 Kelly McDonald
- 1,682 Nathan Fleming
- 1,681 Salvador Escobar
- 1,678 Christopher Ross
- 1,675 Collins Appiah
- 1,675 Jessica Chang
- 1,664 Benjamin Ainscough
- 1,660 Randa Mustafa
- 1,659 Todd Sowell
- 1,657 Marjorie Hutton
- 1,654 Vyacheslav Vasilenko
- 1,652 Jessica Boss
- 1,650 Christopher McCall-Parker
- 1,648 Ryan Fogel
- 1,640 Mary Aman
- 1,639 Trevor Mayer
- 1,637 Jeremy Doucet
- 1,635 Gregory McDuffie

- \$ 1,625 Austin Harris
- 1,618 Cameron Cimino
- 1,614 Karina Escobar
- 1,612 Oscar Garcia-Gamez
- 1,447 Richard Tabanji
- 1,442 Shelbi Sofranko
- 1,441 Cory McNutt
- 1,434 Carlos Garcia
- 1,433 Myaa Fallon
- 1,430 Louis Pimie
- 1,430 Daniel Bean
- 1,429 Jimex Parker
- 1,428 Ruben Chaimov
- 1,428 Carmen Arroyo
- 1,423 Jovanie Scarlett
- 1,421 Belaid Belkaid
- 1,413 Kurt Overy
- 1,412 Lysander Miliano
- 1,408 Iffrah Tahir
- 1,406 Jeremiah Berkley
- 1,403 Eduardo Bonilla
- 1,401 Elifranc Deus
- 1,399 Maria Miao
- 1,398 Lucas Cameron
- 1,397 Constance Tuiteleapaga
- 1,397 Trevor Bailey
- 1,395 Dominick Francia
- 1,392 Victoria Varney

- \$ 1,390 Stanis Moanda
- 1,384 Ruben Soberanes
- 1,381 Jeffrey Gilliana
- 1,380 Jarrod Shaffer
- 1,377 Michael Scatena
- 1,376 Mahdi Wade
- 1,372 Orlando Crimmel
- 1,368 Nikola Subotic
- 1,368 Elvis Durakovic
- 1,368 Matthew Hudlin
- 1,364 Kashala Guiden
- 1,362 Peer Shmelzer
- 1,362 Jamel Johnson
- 1,362 Malena Khan
- 1,362 Alex Reynolds
- 1,356 Ryan Misner
- 1,351 Joshua Bacchus
- 1,349 Aaron Parks
- 1,349 Taylor Brown
- 1,349 Kimberly Quinn
- 1,348 Austin Belcovson
- 1,344 Stephanie Novel
- 1,342 Cameron Ontko
- 1,341 Matthew Willrodt
- 1,340 Pablo Solis
- 1,339 Stacey Brokenbough
- 1,329 John Gamble
- 1,328 Avion Johnson
- 1,328 Jon Golin
- 1,327 Eleanor Powell
- 1,327 Brandon Foster
- 1,325 Laura Sinistaj
- 1,324 Johnathan Kyte
- 1,319 Jorge Leon
- 1,319 Cynthia Hettchen
- 1,315 Bianca Rodriguez
- 1,315 Brendan Bradfield
- 1,314 Rosemary Soto
- 1,313 Carey Hartman
- 1,312 Ala Awad
- 1,311 Wilnes Chery
- 1,311 Dan Ikei
- 1,309 Laurekins Pardovani
- 1,308 Adriana Neagu
- 1,305 Razan Zarba
- 1,304 Taylor Toski
- 1,304 Tina Fu
- 1,303 Damaris Trejo
- 1,296 Chris Anderson
- 1,293 Karen Shumaker

- \$ 1,520 David Watkins
- 1,518 Stefan Pavicevic
- 1,518 Albert Olesko
- 1,517 Ian Zollos
- 1,517 Hakan Ozalpasan
- 1,510 DeAnthony Hartman
- 1,499 Michael Rosenwinkel
- 1,499 David Rockway
- 1,498 Brooklyn Mims
- 1,498 Errol Williams
- 1,493 Nathaniel Magda
- 1,493 Arthur Trost
- 1,488 Kevin Amador
- 1,483 Alexander Strate
- 1,483 Nicholas Davis
- 1,476 Jordan Lacy
- 1,476 Ryan Arnoldy
- 1,475 Troy Kasper
- 1,475 Cathleen Hairston
- 1,471 Hunter Welty
- 1,467 Aondray Worthy
- 1,457 Robert Ensign
- 1,451 Angela Alunno
- 1,449 Priscila Gonzalez
- 1,449 Lafi Papalii
- 1,448 Richard Sidoti
- 1,447 Andrew Flores
- 1,442 Shelbi Sofranko
- 1,441 Cory McNutt
- 1,434 Carlos Garcia
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- 1,399 Maria Miao
- 1,398 Lucas Cameron
- 1,397 Constance Tuiteleapaga
- 1,397 Trevor Bailey
- 1,395 Dominick Francia
- 1,392 Victoria Varney

- \$ 1,292 Jonathan Giaco
- 1,290 Marlene Barrett
- 1,288 Edward Kirk-Jasulevicz
- 1,287 Daryl Graham
- 1,286 Glenn Arakawa
- 1,286 David Sorensen
- 1,283 Tierra Jackson
- 1,283 Dominic Facchini
- 1,278 Cameron Henderson
- 1,278 Gary Bias
- 1,273 Ellen Tuttle
- 1,272 Shannon Stroud
- 1,272 Rami Awawda
- 1,270 Nadezhda Tarasova
- 1,270 Dorota Rusew
- 1,258 Joel Acosta
- 1,257 Andrew Brown
- 1,257 Aref Sayegh
- 1,256 Aaron Chen
- 1,256 Lorena Guimaraes
- 1,256 Horace Johnson
- 1,255 Alvani Morales
- 1,252 Kempton Perry
- 1,248 Anthony Dallas
- 1,248 Jimmy Bautista
- 1,247 Nathaniel Johnson
- 1,246 Rochelle Royce
- 1,246 Stephen Beck
- 1,242 Elazar Roco
- 1,241 Todd Riescher
- 1,238 Beatriz Corria
- 1,236 Nicholas Shanks
- 1,235 Joseph Massucci
- 1,233 Lineti Pasikala
- 1,229 Ardana Winbush
- 1,227 Cree Allen
- 1,226 Erick Cruz
- 1,226 Holly Simpson
- 1,222 Donald Wright
- 1,222 Monique Safari
- 1,221 Aaron Easton
- 1,221 Paul Torman
- 1,217 Stella Roznovan
- 1,216 Harriette Jones
- 1,211 Tanya Black
- 1,210 Dustin Caso
- 1,209 Doris Martinez-Garcia
- 1,208 Anthony Frieze
- 1,208 Stephen Coons

- \$ 1,208 Michael Bamiro
- 1,203 Victor Weber
- 1,199 Austin A Smith
- 1,192 Mateusz Wielomek
- 1,188 Kristina Joachim
- 1,188 Alexandra Hailey
- 1,187 Danyal Alian
- 1,187 Kelly Matthews
- 1,186 Darrio Pope
- 1,184 Jonathan Ramirez
- 1,183 Steven Pavina
- 1,181 Sean Gillespie
- 1,177 Bruce Tan
- 1,176 Eyad Awdi
- 1,175 Austin Nguyen
- 1,175 Phillip Ray
- 1,173 Peter Kaplanis
- 1,173 Emily Weaver
- 1,172 Matthew Russell
- 1,170 Gilbert Tabon
- 1,169 Jacob Bacus
- 1,167 Steven Reeves
- 1,166 Marlena Feiser
- 1,163 Frank Casserino
- 1,161 Coral Doolen
- 1,160 Dawn Rouanzoin
- 1,150 Aaron Haynes
- 1,150 Melissa Losk
- 1,149 Andrew Hynan
- 1,145 Tammy McMullen
- 1,144 Afolasade Aboyade-Cole
- 1,143 Erna Gasanin
- 1,143 Kaiser Fernandez
- 1,142 Ross Alexander
- 1,142 Shekhar Ali
- 1,140 Peter Tovio
- 1,140 Nicole Preston
- 1,140 Kolwyn Palasota
- 1,138 Samantha Woodward
- 1,132 Dylan White
- 1,132 Luciano Rapa
- 1,131 Khadijah Muhammad
- 1,131 Duane Shaw
- 1,131 Amber Ponticelli
- 1,124 Victoria Lindner
- 1,124 Marquel Burns
- 1,121 Kevin Davis
- 1,118 Thomas King






- \$ 1,117 Andy Leite
- 1,116 Nicky Hylton
- 1,112 Mark Auvil
- 1,112 Precious Fulger
- 1,112 Jeremy Osborn
- 1,111 Asiguy Haugabook
- 1,109 Raymond Praytor
- 1,107 Atiya Bell
- 1,105 Myra Espinoza
- 1,104 Christopher Martindale
- 1,103 Farnaz Fotovat Ahmadi
- 1,098 Lavetta Swain
- 1,098 Carlos Iraheta Barrientos
- 1,097 Richard Bergstrom
- 1,094 Matthew A Wilson
- 1,093 Mark Bernsdorff
- 1,092 Maria Concepcion
- 1,092 James Snipes
- 1,089 Joey Sales
- 1,089 Desada Curri
- 1,088 Zlata Titova
- 1,167 Steven Reeves
- 1,166 Marlena Feiser
- 1,163 Frank Casserino
- 1,161 Coral Doolen
- 1,160 Dawn Rouanzoin
- 1,150 Aaron Haynes
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- 1,131 Khadijah Muhammad
- 1,131 Duane Shaw
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- 1,124 Victoria Lindner
- 1,124 Marquel Burns
- 1,121 Kevin Davis
- 1,118 Thomas King

- \$ 1,048 Taqquee Shaheen Khahir
- 1,048 Berkley Ngalla
- 1,046 Allen Watson
- 1,046 Alexandria Samson
- 1,044 Matthew Roebke
- 1,042 Jacob Dorrance
- 1,042 Byron Bishop
- 1,041 Luis Calderon Welman
- 1,040 Jessica Daniels
- 1,040 David Dunning
- 1,040 Rebecca Riedler
- 1,039 Lee D McNeill
- 1,033 Jake Lee
- 1,033 John Torres
- 1,032 Babajide Obashoto
- 1,029 Alyssa Libby
- 1,028 Avery Allmond
- 1,028 Christopher Walker
- 1,028 Victoria Lopes
- 1,028 Matthew Borgia
- 1,027 Devin Polk
- 1,025 Travis Vandenberghe
- 1,086 Justin Thompson
- 1,084 Kaler Turenne
- 1,082 Cristina Marson
- 1,080 Deaven Berry
- 1,080 Susan daCruz
- 1,079 Travis White
- 1,079 Rebecca Pankow
- 1,077 Funmilola Elumade
- 1,076 Hilary Arsenault
- 1,075 Alon Bamur
- 1,074 Tomarus Burks
- 1,074 Charley Forshree
- 1,073 Amy Shui
- 1,071 Cameron Ashcroft
- 1,069 Michael Larson
- 1,068 Jeffrey Espinal
- 1,064 Anthony Spataro
- 1,060 Jorge Toribio
- 1,059 Joan Hannon
- 1,057 Nelson Villegas
- 1,054 Silvia Rivera Barrientes
- 1,050 Blake Tomblin
- 1,050 Lynn Jenkins
- 1,050 Jennifer Reed
- 1,050 Shelby Poston
- 1,049 Tanner Duy
- 1,049 Daniel Deufel
- 1,049 Jacob Collins

- \$ 1,048 Taqquee Shaheen Khahir
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- 1,046 Allen Watson
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- 1,042 Jacob Dorrance
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- 1,040 David Dunning
- 1,040 Rebecca Riedler
- 1,039 Lee D McNeill
- 1,033 Jake Lee
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- 1,032 Babajide Obashoto
- 1,029 Alyssa Libby
- 1,028 Avery Allmond
- 1,028 Christopher Walker
- 1,028 Victoria Lopes
- 1,028 Matthew Borgia
- 1,027 Devin Polk
- 1,025 Travis Vandenberghe
- 1,086 Justin Thompson
- 1,084 Kaler Turenne
- 1,082 Cristina Marson
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- 1,079 Travis White
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- 1,073 Amy Shui
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- 1,069 Michael Larson
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- 1,059 Joan Hannon
- 1,057 Nelson Villegas
- 1,054 Silvia Rivera Barrientes
- 1,050 Blake Tomblin
- 1,050 Lynn Jenkins
- 1,050 Jennifer Reed
- 1,050 Shelby Poston
- 1,049 Tanner Duy
- 1,049 Daniel Deufel
- 1,049 Jacob Collins

# LEADERSHIP BONUS

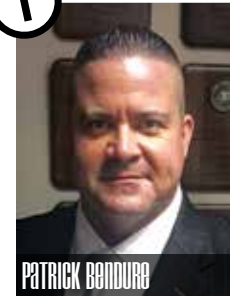


|  |   |   |  |   |
|--|---|---|--|---|
| <b>1</b>   | <b>2</b>  | <b>3</b>  | <b>4</b>   | <b>5</b>  |
|  |  |  |  |  |
| <b>DANIEL HARTWIG</b><br>\$29,670<br>Surace-Smith                                | <b>MARK DUSHAJ</b><br>\$27,685<br>Zachary Hart                                    | <b>MARC SALVAGGI</b><br>\$25,283<br>Surace-Smith                                  | <b>DOREEN RYAN-FOTI</b><br>\$20,569<br>Don Foti                                    | <b>SCOTT WUEHLER</b><br>\$19,069<br>Satti-Kanaan                                    |

## SEPTEMBER BONUS LEADERS | PAYOUT: \$1,356,630 | QUALIFIERS: 617

- |                                    |                                |                                     |                                   |                                   |                                       |
|------------------------------------|--------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|---------------------------------------|
| <b>\$ 29,670</b> Daniel Hartwig    | <b>\$ 6,179</b> Dustin Dunbar  | <b>\$ 4,577</b> Eric Thompson       | <b>\$ 2,975</b> Jose Viramontes   | <b>\$ 2,339</b> Jessica St Pierre | <b>\$ 1,593</b> Ronald Rivera         |
| <b>27,685</b> Mark Dushaj          | <b>6,097</b> Matthew Turnquist | <b>4,383</b> Michael McKiernan      | <b>2,973</b> Sarah McDermott      | <b>2,333</b> Natalie Linker       | <b>1,590</b> Dominic Facchini         |
| <b>25,283</b> Marc Salvaggi        | <b>5,908</b> Jeffrey Hall      | <b>4,294</b> Denis-Michael Catalano | <b>2,951</b> Sabrina Kryshundayal | <b>2,222</b> Clayton Slaughter    | <b>1,586</b> David Carpenter          |
| <b>20,569</b> Doreen Ryan-Foti     | <b>5,822</b> Mario Hajro       | <b>4,208</b> Michael Clemente       | <b>2,946</b> Dustin Dunlap        | <b>2,219</b> Justin Adams         | <b>1,566</b> Shorne Brown             |
| <b>19,069</b> Scott Wheeler        | <b>5,797</b> Clint Perry       | <b>4,187</b> Ryan Hall              | <b>2,946</b> George O'Shea        | <b>2,207</b> Alon Bamur           | <b>1,557</b> Kanon McGee              |
| <b>18,396</b> Michael Russin       | <b>5,779</b> Dario Messina     | <b>4,175</b> John Ophals            | <b>2,943</b> Brett Maurice        | <b>2,199</b> Jesus Parra          | <b>1,556</b> Jonni Ng                 |
| <b>17,602</b> Britton Costa        | <b>5,770</b> Jake Yagjian      | <b>4,149</b> Anadeto Arevalo        | <b>2,933</b> Johnny Ly            | <b>2,169</b> Juan Rivera          | <b>1,555</b> Jordan Warner            |
| <b>16,102</b> Thomas Vena          | <b>5,762</b> Travis Vaughn     | <b>4,095</b> Edmaggie Myrthil       | <b>2,918</b> Minh Phung           | <b>2,166</b> Brandon Mogel        | <b>1,551</b> Crystal Larkins          |
| <b>15,984</b> Matthew Parks        | <b>5,694</b> Ryan Wilson       | <b>4,012</b> Nicholas Lorence       | <b>2,912</b> Dulce Paz            | <b>2,166</b> Ransley Vazquez      | <b>1,542</b> Evan Donoghue            |
| <b>14,687</b> Michael Stuver       | <b>5,677</b> Francis Ingulli   | <b>4,004</b> Samuel Cohen           | <b>2,911</b> David Nham           | <b>2,156</b> Donald DeVoise       | <b>1,523</b> Paul Samra               |
| <b>13,934</b> Joshua Dishong       | <b>5,655</b> Jesse Rennich     | <b>4,003</b> Sylvain Kalombo        | <b>2,908</b> Brian Schreiter      | <b>2,129</b> Casey Kunash         | <b>1,520</b> Francesca Veltri         |
| <b>12,050</b> Matthew Diulus       | <b>5,602</b> Joshua Olin       | <b>3,921</b> David Hausman          | <b>2,906</b> Renee Cunningham     | <b>2,113</b> Eric Peyton          | <b>1,508</b> Virakbot Oung            |
| <b>11,691</b> Brenda Fox           | <b>5,597</b> Blake Higuchi     | <b>3,853</b> Stephen Giddens        | <b>2,888</b> Abraham Weissman     | <b>2,111</b> Michael Musso        | <b>1,500</b> Tiffany Babin-Washington |
| <b>11,576</b> Patrycja Grudzinska  | <b>5,584</b> Bruce Viaje       | <b>3,804</b> Robert Hamilton        | <b>2,871</b> Anita Ferris         | <b>2,103</b> Daniel Dunham        | <b>1,498</b> Jeremy Rivers            |
| <b>10,965</b> Jason Bratin         | <b>5,578</b> Harjeet Rana      | <b>3,795</b> Ryan McIntosh          | <b>2,867</b> Travis Kovach        | <b>2,089</b> Cody Terrell         | <b>1,497</b> Jenny Kim                |
| <b>10,647</b> Walter Icaza         | <b>5,574</b> Steven King       | <b>3,794</b> Jeffrey Espinal        | <b>2,865</b> Michael Joseph       | <b>2,086</b> Dan Ikei             | <b>1,497</b> Nicole Sanders           |
| <b>10,233</b> Luay Ghawi           | <b>5,546</b> Beau Locker       | <b>3,758</b> Michael Gerstein       | <b>2,858</b> Rita Rider           | <b>2,072</b> Jonathan Jones       | <b>1,493</b> Daniel LaFontaine        |
| <b>10,022</b> Elyse Bryan          | <b>5,536</b> Daniel G Johnson  | <b>3,747</b> Thomas Longino         | <b>2,852</b> Nasr Quadri          | <b>2,071</b> Sokol Fazliu         | <b>1,492</b> Ashley Smith             |
| <b>8,952</b> Mark Neilson          | <b>5,479</b> James Sodian      | <b>3,691</b> Mark Beckford          | <b>2,828</b> Michael Mandella     | <b>2,070</b> Shanita Ellmers      | <b>1,491</b> Jessica Santamarina      |
| <b>8,940</b> Derek Foore           | <b>5,369</b> Kierra Goodwin    | <b>3,675</b> Melinda-Rae Lyse       | <b>2,825</b> Sean Velasquez       | <b>2,048</b> Shelbi Sofranko      | <b>1,491</b> Arthur McIntyre          |
| <b>8,902</b> John McGrath          | <b>5,355</b> Charles Ferrari   | <b>3,673</b> Rahmatullah Romal Omid | <b>2,799</b> Joshua Yurinko       | <b>2,008</b> Troy Williams        | <b>1,483</b> Zachery Hawthorne        |
| <b>8,668</b> Aaron Friedlander     | <b>5,342</b> Shahab Mahdavejad | <b>3,646</b> Eric Snyder            | <b>2,792</b> Zoltan Krecsko       | <b>1,999</b> Daryl Graham         | <b>1,475</b> Christopher Gebhardt     |
| <b>8,645</b> Bobby Szwaja          | <b>5,272</b> Joshua Reyes      | <b>3,622</b> Elias Boles            | <b>2,785</b> Meaghan Krecsko      | <b>1,962</b> Seth Frisby-Jack     | <b>1,455</b> David Duddy              |
| <b>8,642</b> Aaron Parks           | <b>5,230</b> Joshua Jackson    | <b>3,546</b> Michael van Delft      | <b>2,727</b> Demitrius Lucas      | <b>1,957</b> Stuart Pagan         | <b>1,449</b> Donte Grant              |
| <b>8,200</b> Matthew Conrad        | <b>5,224</b> Duni Olusegun     | <b>3,527</b> Morgan Lobello         | <b>2,723</b> Chris La Fond        | <b>1,955</b> Patrick Duray        | <b>1,443</b> Michael Russo            |
| <b>7,779</b> Brody Maughan-Evanson | <b>5,153</b> Joshua Krueger    | <b>3,500</b> Zachery Kertulis       | <b>2,717</b> Rachel Brown         | <b>1,947</b> Ryan Witham          | <b>1,423</b> Karen Lamey              |
| <b>7,670</b> Jeffery Thiel         | <b>5,037</b> Mark Lahijani     | <b>3,483</b> Tony Geer              | <b>2,701</b> Steven Phillips      | <b>1,937</b> Jacob Hogan          | <b>1,406</b> Dwayne Nabors            |
| <b>7,629</b> Hemerson Gonzalez     | <b>5,031</b> Brandon Minor     | <b>3,456</b> Paul Kelly             | <b>2,693</b> Dylan Murphy         | <b>1,936</b> Ronald McCormick     | <b>1,404</b> Matthew Castelli         |
| <b>7,601</b> Tyler Worstell        | <b>4,987</b> Bobby Gujral      | <b>3,431</b> Jordan Lacy            | <b>2,688</b> Tina Janti           | <b>1,927</b> Craig Stropmf        | <b>1,386</b> Saul Lopez               |
| <b>7,513</b> Mike Paragiou         | <b>4,987</b> Ryan Stenglein    | <b>3,365</b> Daniel Walton          | <b>2,685</b> Anthony Greco        | <b>1,925</b> Patricia Contreras   | <b>1,383</b> Andres Morales           |
| <b>7,462</b> Darcy Schrieber       | <b>4,978</b> Kaitlyn Brandt    | <b>3,359</b> Jeffrey von Kienast    | <b>2,623</b> Patrick Knouse       | <b>1,905</b> Brittini Kwieciec    | <b>1,343</b> Tanner Duy               |
| <b>7,427</b> David Wang            | <b>4,910</b> Bryan Juskiw      | <b>3,321</b> Matthew Cartwright     | <b>2,621</b> Roger Fung           | <b>1,899</b> Jonathan Emura       | <b>1,342</b> Monique Safari           |
| <b>7,324</b> Christie Jauch        | <b>4,902</b> Taylor Black      | <b>3,306</b> Justin Hermann         | <b>2,563</b> Joseph Gojcaj        | <b>1,840</b> Deserick Davenport   | <b>1,329</b> Joshua Lowman            |
| <b>7,299</b> Brent Bowling         | <b>4,880</b> Brian Zuzick      | <b>3,296</b> Kyle Lewicki           | <b>2,516</b> Begona Patino-Lopez  | <b>1,839</b> Matt Pflueger        | <b>1,311</b> Robert Adrahtas          |
| <b>7,045</b> Avi Kauderer          | <b>4,846</b> Ariana Jones      | <b>3,248</b> Jennifer Reed          | <b>2,508</b> David Rigney         | <b>1,813</b> Kody Kramme          | <b>1,300</b> Mavrick Fredericks       |
| <b>7,038</b> Alix Albright         | <b>4,821</b> Anthony Theriault | <b>3,211</b> Paul Smith             | <b>2,476</b> Andrew Wagner        | <b>1,797</b> Tina Skalkos         | <b>1,298</b> William Tompkins         |
| <b>6,958</b> Reynolds Akuamoa      | <b>4,814</b> Shay Mate         | <b>3,209</b> Patrick Donovan        | <b>2,463</b> Elijah Brown         | <b>1,782</b> Steven Baum          | <b>1,288</b> Joshua Goodman           |
| <b>6,833</b> Marian Sertler        | <b>4,812</b> Kimberly Hamilton | <b>3,199</b> Angel Martinez         | <b>2,423</b> Alma Lozano          | <b>1,744</b> Mandale Tolefree     | <b>1,288</b> Melne Hughes             |
| <b>6,794</b> Alipate Makaui        | <b>4,794</b> London Burnett    | <b>3,185</b> Alexander Johnston     | <b>2,421</b> Aaron Parsons        | <b>1,742</b> Chris McFoy          | <b>1,282</b> Matthew Sutton           |
| <b>6,659</b> Duane Shaw            | <b>4,783</b> Sara Vaz          | <b>3,174</b> Micah Focken           | <b>2,406</b> Deonte Jones         | <b>1,697</b> Nadia Feleti         | <b>1,259</b> Lidia Meglei             |
| <b>6,645</b> Zach Otto             | <b>4,743</b> Bruce Alford      | <b>3,159</b> Asiguy Haugabook       | <b>2,405</b> Andrew Chambers      | <b>1,689</b> Jason Isanberg       | <b>1,256</b> Steven Barton            |
| <b>6,572</b> Atta Saleh            | <b>4,742</b> James Keefer      | <b>3,132</b> Aaron Burke            | <b>2,387</b> Kevin Davis          | <b>1,661</b> Aziz Farsakh         | <b>1,252</b> Lindsey Dettwiller       |
| <b>6,309</b> Phillip Waisman       | <b>4,721</b> Kendall Wilson    | <b>3,097</b> Joseph Kanaan          | <b>2,380</b> Jeffrey Hudson       | <b>1,647</b> Erica Robertson      | <b>1,228</b> Brandon Foster           |
| <b>6,300</b> Yemi Akinade          | <b>4,663</b> Andrew McQuade    | <b>3,078</b> Ryan Ohm               | <b>2,374</b> Gevorg Yanukyan      | <b>1,641</b> Gevorg Yanukyan      | <b>1,228</b> James Sherwood           |
| <b>6,248</b> Gregory Rudolph       | <b>4,648</b> Melinda Skinner   | <b>2,976</b> Matthew Cessna         | <b>2,360</b> Justin Sutton        | <b>1,618</b> Alex Kae             | <b>1,224</b> Raul Rojas               |
| <b>6,185</b> Kevin Lowery          | <b>4,603</b> Corey Helly       |                                     | <b>2,359</b> Dina Boghdady        | <b>1,602</b> Theodore Ryan        |                                       |

- |                                 |                                 |                                   |                                  |                                |                                    |
|---------------------------------|---------------------------------|-----------------------------------|----------------------------------|--------------------------------|------------------------------------|
| <b>\$ 1,223</b> Matthew Ficarra | <b>\$ 1,051</b> Maurice Coleman | <b>\$ 923</b> Sean Sparkman       | <b>\$ 825</b> Sarah Herbold      | <b>\$ 703</b> Jagdish Sukhu    | <b>\$ 606</b> Matthew Halbmaier    |
| <b>1,208</b> Jessica Napiza     | <b>1,050</b> Raynaldo Lafontant | <b>912</b> Anthony Sava           | <b>810</b> Anthony Spataro       | <b>703</b> Laura Dennee        | <b>604</b> Jessica Wilhite         |
| <b>1,206</b> Carlo Buhay        | <b>1,041</b> Aaron Piotrowski   | <b>911</b> Andrew Ball            | <b>809</b> Michael Cirelli       | <b>701</b> Timothy Wilson      | <b>591</b> Hunter Houvener         |
| <b>1,197</b> Mariam Shahid      | <b>1,035</b> Chase Miller       | <b>902</b> Joshua Jahnish-Maltese | <b>806</b> Mario Francis         | <b>700</b> Michael Raven       | <b>587</b> Aref Sayegh             |
| <b>1,196</b> Taurean Flournoy   | <b>1,032</b> Andrew Severson    | <b>900</b> Carey Hartman          | <b>806</b> Peter Gabranski       | <b>697</b> Roger Rau           | <b>584</b> Samisoni Koloa          |
| <b>1,190</b> Awa Babou          | <b>1,024</b> Yohan Jayasingha   | <b>899</b> Payam Sami             | <b>805</b> Matthew Russell       | <b>694</b> Lauren Delzeith     | <b>583</b> John Nieves             |
| <b>1,188</b> Shawn Mishra       | <b>1,015</b> Samy Jacques       | <b>898</b> Monica Montgomery      | <b>800</b> Kevin Butchino        | <b>692</b> Justin Diaz         | <b>580</b> Victoria Perea          |
| <b>1,172</b> Slavita Hut        | <b>1,015</b> Richard Pazak      | <b>893</b> Keona France           | <b>796</b> James Harding         | <b>675</b> Ariel Demesa        | <b>554</b> Rocky Silvermail        |
| <b>1,170</b> Mack Hanna         | <b>1,010</b> Hunter Welty       | <b>885</b> Emma Sermos            | <b>790</b> Christopher Hintz     | <b>675</b> Adam Kidikas        | <b>554</b> Joshua Lopez            |
| <b>1,162</b> Nicholas Deliberto | <b>997</b> Shayla Williamson    | <b>883</b> Jason Green            | <b>788</b> Jonathon Turnick      | <b>670</b> Alan Sedaghat       | <b>552</b> Christopher Buttacavoli |
| <b>1,133</b> Christopher Muraca | <b>994</b> Tucker Gregor        | <b>882</b> Oleg Novitchii         | <b>782</b> Jared Guglielmino     | <b>665</b> Landon Schlag       | <b>550</b> Jamie Winters           |
| <b>1,132</b> Joseph McCallister | <b>993</b> Karen Salek-Cuzmar   | <b>879</b> Chelsie Otto           | <b>765</b> Hayden Davis          | <b>661</b> Jenna Grula         | <b>543</b> Ashley Hutson           |
| <b>1,127</b> Jacob Brown        | <b>988</b> Layla Bokhari        | <b>877</b> Abel Gamo              | <b>761</b> Jinelly Urena         | <b>661</b> Darrio Pope         | <b>538</b> Peter Kwiatkowski       |
| <b>1,117</b> Derya Ekren        | <b>979</b> Phyto Phyto          | <b>873</b> Lorena Barriere        | <b>759</b> Sean Shephard         | <b>648</b> Ethan Dewyer        | <b>538</b> Roberto Navarro         |
| <b>1,116</b> Pablo Solis        | <b>973</b> Mark Tusing          | <b>863</b> Mark Auvil             | <b>758</b> Darrell Asbell        | <b>640</b> Casey Jarratt       | <b>538</b> Joseph Corwin           |
| <b>1,105</b> Blake Tomblin      | <b>973</b> Christine Moore      | <b>862</b> Brackin Flitton        | <b>750</b> Joseph Rotolo         | <b>633</b> Marisa Willgruber   | <b>529</b> Dominick Williams       |
| <b>1,100</b> Levar Morgan       | <b>960</b> Michelle Olivo       | <b>857</b> Raul Aquino            | <b>740</b> Tabitha McDermid      | <b>633</b> Jason von Rosenberg | <b>522</b> Bryanna Campos          |
| <b>1,089</b> Stephen Coons      | <b>951</b> Mathew Mealey        | <b>839</b> Devon Chapman          | <b>737</b> Timothy Bugge         | <b>630</b> Timothy Brown       | <b>519</b> Aleksandra Rakovic      |
| <b>1,075</b> Penelope King      | <b>943</b> Kelly Ekker          | <b>838</b> Arthur Trost           | <b>736</b> Christopher L Jackson | <b>623</b> Rosemary Soto       | <b>514</b> Shalom Chaimov          |
| <b>1,072</b> John Vacca         | <b>940</b> Myles Pryor          | <b>836</b> Trace Johnson          | <b>729</b> Chad McLaughlin       | <b>620</b> Omar Billy          | <b>509</b> Mark Diskin             |
| <b>1,069</b> Chavis Holmes      | <b>939</b> Alberto Alcalá       | <b>827</b> Ryan Marrero           | <b>722</b> John Conard           | <b>614</b> Trenton Miller      | <b>505</b> Heather Smith           |
| <b>1,054</b> Aubrey Kettle      | <b>938</b> Jonathan Phillips    | <b>825</b> Erna Gasanin           | <b>609</b> Edwin Delgado         | <b>609</b> Michelle Gaouette   | <b>503</b> Mary Franklin           |
| <b>1,053</b> Cyan Kissinger     | <b>933</b> Christopher Bennett  | <b>825</b> Samantha Ralston       | <b>711</b> Hector Mendez         |                                |                                    |

# RGA LEADERSHIP BONUS

|   |   |   |
|---|---|---|
| <b>1</b>  | <b>2</b>  | <b>3</b>  |
|  |  |  |
| <b>PATRICK BENDURE</b><br>\$29,252<br>Surace-Smith                                    | <b>RYAN FICKERT</b><br>\$26,429<br>Zachary Hart                                       | <b>THOMAS VONA</b><br>\$23,587<br>Simon Arias   |

## SEPTEMBER BONUS LEADERS | PAYOUT: \$319,010 | QUALIFIERS: 111

- |                                  |                                |                                |                                |                               |                             |
|----------------------------------|--------------------------------|--------------------------------|--------------------------------|-------------------------------|-----------------------------|
| <b>\$ 29,252</b> Patrick Bendure | <b>\$ 4,807</b> Marc Salvaggi  | <b>\$ 3,382</b> Paul Kelly     | <b>\$ 1,965</b> Andrew McQuade | <b>\$ 1,308</b> David Nham    | <b>\$ 859</b> Duni Olusegun |
| <b>26,429</b> Ryan Fickert       | <b>4,701</b> Matthew Turnquist | <b>3,333</b> Brian Schreiter   | <b>1,876</b> Joshua Olin       | <b>1,256</b> Melinda-Rae Lyse | <b>840</b> Michael Laramie  |
| <b>23,587</b> Thomas Vena        | <b>4,633</b> Ricardo Subero    | <b>3,217</b> Charles Ferrari   | <b>1,741</b> Jesse Rennich     | <b>1,249</b> Chris La Fond    | <b>809</b> Mark Beckford    |
| <b>23,573</b> Matthew Parks      | <b>4,593</b> Reynolds Akuamoa  | <b>3,194</b> Hemerson Gonzalez | <b>1,704</b> Meaghan Krecsko   | <b>1,127</b> George O'Shea    | <b>808</b> Tyler Worstell   |
| <b>20,327</b> Matthew Diulus     | <b>4,539</b> John Conard       | <b>3,088</b> Morgan Lobello    | <b>1,682</b> Patrick Knouse    | <b>1,045</b> Joshua Dishong   | <b>768</b> Johnny Ly        |
| <b>11,495</b> Justin Adams       | <b>4,152</b> Nicholas Lorence  | <b>2,723</b> Michael Clemente  | <b>1,644</b> William Parmeter  | <b>1,029</b> Beau Locker      | <b>766</b> John Ophals      |
| <b>10,914</b> Robert Janev       | <b>3,973</b> Shahab Mahdavejad | <b>2,701</b> Doreen Ryan-Foti  | <b>1,582</b> Christie Jauch    | <b>1,009</b> Daniel Hartwig   | <b>650</b> John Sparby      |
| <b>10,301</b> Christopher Hintz  | <b>3,930</b> David Carpenter   | <b>2,613</b> Ryan Stenglein    | <b>1,452</b> Stephen Giddens   | <b>975</b> Arthur McIntyre    | <b>622</b> Evan Donoghue    |
| <b>9,322</b> Steven Redd         | <b>3,884</b> Mark Neilson      | <b>2,548</b> Andrew Batten     | <b>1,444</b> Jesse Doherty     | <b>971</b> Ryan Wilson        | <b>570</b> Kevin Appasamy   |
| <b>8,454</b> Sanaz Mirza Baig    | <b>3,762</b> Corey Helly       | <b>2,217</b> Ryan Hall         | <b>1,416</b> Zach Otto         | <b>955</b> Elias Boles        | <b>568</b> Janet Quintana   |
| <b>5,937</b> James Sherwood      | <b>3,757</b> Bobby Gujral      | <b>2,182</b> Blake Higuchi     | <b>1,381</b> Michael Gerstein  | <b>939</b> Jinelly Urena      | <b>552</b> Joshua Jackson   |
| <b>5,691</b> Levar Morgan        | <b>3,473</b> Marian Sertler    | <b>2,151</b> Steven King       | <b>1,308</b> Randy Teyssier    | <b>863</b> Sean Velasquez     | <b>532</b> Alberto Alcalá   |

# MGA/RGA GROWTH BONUS

## MGA

|  |  |  |  |  |
|--|--|--|--|--|
| <b>1</b><br><br><b>MARK DUSHAJ</b><br>\$12,339<br>Zachary Hart | <b>2</b><br><br><b>DOREEN RYAN-FOTI</b><br>\$9,499<br>Don Foti | <b>3</b><br><br><b>DANIEL HARTWIG</b><br>\$6,768<br>Surace-Smith | <b>4</b><br><br><b>BRITTON COSTA</b><br>\$6,736<br>Simon Arias | <b>5</b><br><br><b>THOMAS VENA</b><br>\$5,412<br>Simon Arias |
|--|--|--|--|--|

## MGA ROOKIES

|   |   |   |   |  |
|---|---|---|---|--|
| <b>1</b><br><br><b>JAMES KEEFER</b><br>\$8,826<br>Simon Arias | <b>2</b><br><br><b>MICHAEL RUSSIN</b><br>\$5,370<br>Simon Arias | <b>3</b><br><br><b>KIERRA GOODWIN</b><br>\$4,118<br>Simon Arias | <b>4</b><br><br><b>AVI KAUDERER</b><br>\$3,456<br>Oldham-Gryska | <b>5</b><br><br><b>AARON FRIEDLANDER</b><br>\$3,278<br>Steve Friedlander |
|---|---|---|---|--|

## RGA

|   |  |  |  |  |
|---|--|--|--|--|
| <b>1</b><br><br><b>THOMAS VENA</b><br>\$25,465<br>Simon Arias | <b>2</b><br><br><b>MATTHEW DIULUS</b><br>\$21,874<br>Simon Arias | <b>3</b><br><br><b>PATRICK BENDURE</b><br>\$11,728<br>Surace-Smith | <b>4</b><br><br><b>MARK DUSHAJ</b><br>\$11,381<br>Zachary Hart | <b>5</b><br><br><b>MARC SALVAGGI</b><br>\$10,414<br>Surace-Smith |
|---|--|--|--|--|

# SEPTEMBER BONUS LEADERS

PAYOUT: \$374,621

QUALIFIERS: 143

| MGA       |                  | MGA ROOKIES |                       | RGA       |                   |
|-----------|------------------|-------------|-----------------------|-----------|-------------------|
| \$ 12,339 | Mark Dushaj      | \$ 4,902    | Marc Salvaggi         | \$ 8,826  | James Keefer      |
| 9,499     | Doreen Ryan-Foti | 4,706       | Steven King           | 5,370     | Michael Russin    |
| 6,768     | Daniel Hartwig   | 4,535       | John Conard           | 4,118     | Kierra Goodwin    |
| 6,736     | Britton Costa    | 4,096       | Elias Boles           | 3,456     | Avi Kauderer      |
| 5,412     | Thomas Vena      | 4,049       | Brody Maughan-Evanson | 3,278     | Aaron Friedlander |
|           |                  |             |                       |           |                   |
| \$ 25,465 | Thomas Vena      | \$ 2,828    | Gregory Rudolph       | \$ 21,874 | Matthew Diulus    |
| 21,874    | Matthew Diulus   | 2,525       | Anthony Theriault     | 8,198     | Steven Redd       |
| 11,728    | Patrick Bendure  | 7,651       | Joshua Reyes          | 8,198     | Steven Redd       |
| 11,381    | Mark Dushaj      | 2,481       | Francis Ingulli       | 7,086     | John Conard       |
| 10,414    | Marc Salvaggi    | 2,368       | Paul Smith            | 7,086     | John Conard       |
|           |                  |             |                       | 6,159     | Ryan Fickert      |

# SA/YA DIRECT CODE FIELD TRAINING BONUS

|  |   |  |   |  |
|--|---|--|---|--|
| <b>1</b><br><br><b>KINGA FILIPIAK</b><br>\$10,171<br>Sabrina Lloyd | <b>2</b><br><br><b>MOHAMAD RAYCHOUNI</b><br>\$9,709<br>Zachary Hart | <b>3</b><br><br><b>KAMAL TAYYIB</b><br>\$7,930<br>Don Foti | <b>4</b><br><br><b>SAMUEL BOYLE</b><br>\$7,414<br>Simon Arias | <b>5</b><br><br><b>TIMOTHY BUGGE</b><br>\$6,920<br>Simon Arias |
|--|---|--|---|--|

# SEPTEMBER BONUS LEADERS

PAYOUT: \$643,099






QUALIFIERS: 574

|           |                     |          |                         |          |                           |          |                    |          |                    |        |                    |
|-----------|---------------------|----------|-------------------------|----------|---------------------------|----------|--------------------|----------|--------------------|--------|--------------------|
| \$ 10,171 | Kinga Filipiak      | \$ 2,774 | Jessy Girard            | \$ 1,987 | Cody Gardner              | \$ 1,514 | John P Fitzgerald  | \$ 1,168 | Nicholas Lazzaro   | \$ 956 | Kanella Glimenakis |
| 9,709     | Mohamad Raychouni   | 2,755    | Adrienne Bragas         | 1,949    | Allen Landeen             | 1,513    | Victor Ledesma     | 1,168    | Genna DeMetsenaere | 945    | Travis Grover      |
| 7,930     | Kamal Tayyib        | 2,753    | Aref Sayegh             | 1,935    | Geovanny Arellano Ortiz   | 1,499    | Julian Dickinson   | 1,163    | Adrienne Hernandez | 938    | Cristina Fox       |
| 7,414     | Samuel Boyle        | 2,753    | Tina Nelson             | 1,933    | Tiffany Richardson        | 1,489    | Jack Craig         | 1,163    | Bryan Leonard      | 938    | Robert Byers       |
| 6,970     | Timothy Bugge       | 2,721    | Timothy Wilson          | 1,930    | Jordan Atkinson           | 1,483    | Steven Dell        | 1,156    | Hunter Welty       | 926    | Donovan Charleston |
| 6,175     | Brent Bowling       | 2,700    | Andrea Petty            | 1,901    | Joshua Jahnish-Maltese    | 1,483    | Zachary Button     | 1,154    | Heather Smith      | 921    | Ana Vea            |
| 5,966     | Sergio Carta        | 2,670    | Sione Maumau            | 1,893    | Mubeen Hussain            | 1,467    | John Nieves        | 1,151    | Patrick Morgan     | 917    | Scott Potting      |
| 5,702     | Carolyn George      | 2,666    | Sean Brannan            | 1,889    | Theodore Ryan             | 1,466    | Zinsou Ayihonsi    | 1,151    | Amber Fitzmartin   | 914    | Robert Ensign      |
| 5,536     | Kyle Welton         | 2,629    | Eric Rodriguez          | 1,886    | Ethan Dewyer              | 1,462    | Jordan Hallman     | 1,148    | Natasha Porter     | 905    | Marcus Mosley      |
| 5,515     | Dominick Francia    | 2,624    | Jordan T Brown          | 1,868    | Kellie Tucker             | 1,457    | Michael Coulthard  | 1,147    | Sungmin Hwang      | 901    | Jonathan Da-al     |
| 5,378     | Fernando Ledezma    | 2,592    | Donald Wichman          | 1,859    | Ebuwa Otagho              | 1,444    | Nicholas Shanks    | 1,144    | Ryan Ohm           | 896    | Eric Salado        |
| 5,349     | Rovena Lulgjuraj    | 2,542    | Augusto Arango          | 1,821    | Keeland Bryant            | 1,442    | Marissa Ellis      | 1,144    | James Sherwood     | 890    | Nicole Barabas     |
| 4,842     | Landon Schlag       | 2,541    | Danielle Morales        | 1,818    | Arthur Trost              | 1,442    | Donald Stone       | 1,143    | Michael Tolman     | 885    | Eric Butt          |
| 4,716     | Jon Morrow          | 2,525    | Carl Ignatius           | 1,804    | Jessica Daniels           | 1,435    | George Shafiek     | 1,138    | Edward Marin       | 884    | Trace Johnson      |
| 4,628     | Brittany Luke       | 2,523    | Matthew Ficarra         | 1,793    | Casey Helly               | 1,429    | Alicia Wear        | 1,133    | Manale El Awad     | 881    | Daniel Foore       |
| 4,556     | Michael van Delft   | 2,467    | Jessie Holland          | 1,791    | Danita George             | 1,408    | Joseph McCallister | 1,133    | Yi Sun             | 878    | Myaa Fallon        |
| 4,339     | Robert Wright       | 2,457    | Edward Leon             | 1,783    | Tanner Duy                | 1,408    | Karen Shumaker     | 1,114    | Nelson Desmond     | 876    | Nelson Desmond     |
| 4,258     | Michel Merinos      | 2,441    | Jonathan Schmidt        | 1,782    | Elisha Jordan             | 1,390    | Ashley Hutson      | 1,113    | Frank Casserino    | 875    | Latoya Nabors      |
| 4,257     | Elijah Brown        | 2,426    | Robert Adrahtas         | 1,781    | Brandon Neal              | 1,380    | Tomarus Burks      | 1,111    | William Barker     | 874    | Sean Sparkman      |
| 4,163     | Gjon Ljuliduraj     | 2,418    | Teah Bliven             | 1,770    | Juan Molina Gongora       | 1,378    | Young Lee          | 1,110    | Rackeem Miller     | 872    | Deshawn Moore      |
| 4,085     | Shiv H Patel        | 2,414    | Oscar Garcia-Gamez      | 1,743    | John Santosuosso          | 1,375    | Eric Thompson      | 1,109    | Iffrah Tahir       | 872    | Eric Snyder        |
| 4,024     | Jesus Romero        | 2,404    | Daniel J Johnson        | 1,738    | Carlos Garcia             | 1,372    | Rebecca Mehlinger  | 1,100    | Sayd Hopiane       | 869    | Desarae Freeman    |
| 3,869     | Adam Kidikas        | 2,401    | Rubin Chaimov           | 1,708    | Shelby Peterson           | 1,371    | Jennifer Reed      | 1,097    | Selina Maldonado   | 868    | Zachary Whipple    |
| 3,814     | Roy Stephens        | 2,344    | Jeffrey A Smith         | 1,697    | Jonathon Turnick          | 1,350    | Skay Nusenu        | 1,096    | Troy Hill          | 866    | Wesley Shure       |
| 3,814     | Mayra Robles        | 2,343    | David Basnett           | 1,681    | Dylan White               | 1,339    | William Thomas     | 1,090    | Jenny Alvarez      | 846    | Elvis Durakovic    |
| 3,811     | Michael Ezeafulukwe | 2,339    | Serena Joseph           | 1,675    | Rocky Silvermail          | 1,334    | Christopher Oyler  | 1,071    | Briana Cooper      | 841    | Saury Espallat     |
| 3,768     | Daniel Juskiw       | 2,325    | Joshua Yurinko          | 1,665    | Vance Rountree            | 1,331    | Taylor Green       | 1,067    | Ruben Cortez       | 836    | Jordan Lowery      |
| 3,680     | Brandon Dusevic     | 2,323    | Avery Allmond           | 1,662    | Matthew McDowell          | 1,327    | Dina Boghdady      | 1,063    | Jeff Wentworth     | 832    | Brynn Coplen       |
| 3,502     | Ryan Arnoldy        | 2,322    | Adriana Neagu           | 1,653    | Alicia Dice               | 1,325    | Claudia Cano       | 1,058    | Claudia Jacquet    | 825    | Leodanyas Martinez |
| 3,344     | Juan Montana        | 2,271    | Shonda Lewis            | 1,647    | Priscila Gonzalez         | 1,318    | Maria M Ramirez    | 1,053    | William Dugan      |        |                    |
| 3,252     | Roger Rau           | 2,261    | Kathleen McNamara       | 1,639    | Shavome Hudson            | 1,318    | Myles Pryor        | 1,052    | Megan Connors      | 819    | Monica Figueroa    |
| 3,187     | Alexander Rollo     | 2,259    | Dulce Paz               | 1,615    | Veronica Coval            | 1,315    | Phillip Taylor     | 1,048    | Nathaniel Newberry | 813    | Monique Casey      |
| 3,148     | Mari Andrade        | 2,215    | Carey Hartman           | 1,606    | Christopher McCall-Parker | 1,305    | Dylan Robinson     | 1,047    | Martin Robinson    | 807    | Ronald Slusarski   |
| 3,141     | Frederick Baltimore | 2,189    | Regina Koonce           | 1,593    | Erna Gasanin              | 1,304    | Venus Grier        | 1,042    | Allison Kusgen     | 805    | Ashley Gallegos    |
| 3,116     | Lexington Grissom   | 2,184    | Corinne Gamble          | 1,557    | Matthew Roebke            | 1,287    | Iris Saavedra      | 1,040    | Erica Robertson    | 804    | Jason Propst       |
| 3,084     | John Curry          | 2,157    | Manuel Diaz             | 1,555    | Jeffrey Witherrall        | 1,284    | Dominic Facchini   | 1,032    | Dana Velez         | 798    | Lleison Martinez   |
| 3,041     | Brackin Flitton     | 2,128    | Carl Goins              | 1,524    | Jeffrey Witherrall        | 1,254    | Patricia Contreras | 1,025    | Kevin Kennedy      | 794    | Ryan Vance         |
| 3,017     | Adriana Aboulwafa   | 2,115    | Melanie L Rodriguez     | 1,554    | Kelly Schoenherr          | 1,243    | Teba Williams      | 1,019    | Timothy Brown      | 792    | Muzit Berhe        |
| 3,011     | Rafael Medina       | 2,114    | Christopher Belleperche | 1,553    | Anthony Spataro           | 1,242    | Gerardo Gonzalez   | 994      | Blake Tomblin      | 791    | Vincent Crosland   |
| 2,984     | Riche Haye          | 2,092    | Ryan Rebelo             | 1,552    | Jamie Smalley             | 1,238    | Michael Tineo      | 991      | Nicholas Atallah   | 790    | Alon Fischer       |
| 2,983     | Mario Hajro         | 2,079    | Abel Gamo               | 1,550    | Andrew Siebert            | 1,221    | Terrence Brooks    | 987      | Emily Weaver       | 789    | Erica Boy          |
| 2,970     | David Stuart        | 2,047    | Christopher Credle      | 1,548    | Stella Roznovan           | 1,220    | Michael Raven      | 986      | Zachary Firestone  | 787    | Jennifer Walker    |
| 2,942     | Justin Brown        | 2,043    | Jeffrey Gilliana        | 1,542    | Daniel Schwartz           | 1,210    | Trenton Miller     | 982      | Walter Binger      | 787    | Alfretz Costello   |
| 2,863     | Jenny Kim           | 2,041    | Tammy Gawron            | 1,537    | Pharym Wilson-Jones       | 1,187    | Rosemary Perez     | 969      | Sean Shephard      | 787    | Rosemary Soto      |
| 2,803     | De'Jour Washington  | 2,030    | Phillip Rigoli          | 1,531    | Alec Seibold              | 1,183    | Joseph Hardden     | 963      | Aleanya Moore      | 785    | Oleg Novitchii     |
| 2,786     | Michael Battaglio   | 1,988    | Ron-Junior Green        | 1,519    | Lidia Meglei              | 1,178    | Darrio Pope        | 962      | Daniel Charron     | 782    | Jessica D Smith    |

# SA/GA DIRECT CODE FIELD TRAINING BONUS - CONT.

|                         |                            |                           |                       |                        |                        |
|-------------------------|----------------------------|---------------------------|-----------------------|------------------------|------------------------|
| \$ 776 Kelvin Taylor    | \$ 711 Anthony Ferraro     | \$ 679 Michael Barlettano | \$ 638 Toni-Ann Allen | \$ 581 Logan Akers     | \$ 543 Mia White       |
| 773 Eduardo Bonilla     | 708 Armando Rivera         | 676 Sarah Herbold         | 629 Jenice Luna       | 577 Makkah Beasley     | 538 Raheem Katrib      |
| 767 Pegah Rahmani       | 708 Jasmyrn Marshall       | 668 Aleksyi Yi            | 625 Chris McFoy       | 576 Donald Gregoire    | 536 Jennifer Wall      |
| 755 Oludoyin Omolaja    | 704 Jeffrey Espinal        | 668 Bryan Czajkowski      | 625 Debra Kallas      | 575 Jessica Chang      | 525 Anthony Sava       |
| 752 Kyra Hopkins        | 696 Aaron Piotrowski       | 663 Mark Diskin           | 619 Claire Aaby       | 570 Brittany Cipriano  | 521 James Zagar        |
| 749 Christopher Edmunds | 687 Keith Dymnioski        | 659 Fouad Gerges          | 619 Jagdish Sukhu     | 570 Jaydan Heron-Smith | 519 Michelle Olivo     |
| 743 Tanya Sutton        | 686 Christian Herrera      | 658 Mitch Duplantis       | 616 Stacy Blackmore   | 566 Dontaveus Walton   | 515 Ameenah Little     |
| 733 Julia Loboda        | 685 Mickey Adkins          | 651 Elyse Ruzicka         | 616 Tracy Mincey      | 564 Jorge Toribio      | 510 Jon Vives          |
| 729 Mary Franklin       | 683 Misty Madden           | 645 Darrin Roberts        | 608 Jeanette Ramirez  | 564 Sonia Silva        | 508 Victoria Lindner   |
| 725 Debra Small         | 682 Tahis Quintero Bonilla | 644 George Connell        | 598 Eyad Awadi        | 556 Derya Ekren        | 500 Richard Millington |
| 712 Joseph Hedborn      | 681 Jheanelle Hughes       | 642 Alexander McGaw       | 588 Randy Ortiz       | 547 Dominick Williams  |                        |
| 711 Madison Kilburn     | 679 LC Clark               | 640 Christopher Alvarez   | 585 Dustin Holtz      | 543 Lauren Delzeith    |                        |

# REINSTATEMENT BONUS

|   |  |  |  |   |
|---|--|--|--|---|
| <b>1</b><br><br><b>\$3,869</b><br>Don Foti | <b>2</b><br><br><b>\$2,118</b><br>Simon Arias | <b>3</b><br><br><b>\$1,650</b><br>Theodore Pappas | <b>4</b><br><br><b>\$1,537</b><br>Sabrina Lloyd | <b>5</b><br><br><b>\$1,318</b><br>Surace-Smith |
|---|--|--|--|---|

**SEPTEMBER BONUS LEADERS** | PAYOUT: **\$44,633** | QUALIFIERS: **140**

|                         |                          |                      |                        |                          |                         |
|-------------------------|--------------------------|----------------------|------------------------|--------------------------|-------------------------|
| \$ 3,869 Sami Mogannam  | \$ 1,318 Bradley Weigand | \$ 1,046 Glyn Hurst  | \$ 913 Jack Keiderling | \$ 660 Andrea Yee        | \$ 572 Corey Lavigne    |
| 2,118 Cameron Cimino    | 1,252 Nikki Crosby       | 1,038 Beth Wilson    | 822 Austin A Smith     | 645 Evett Westcarr       | 566 Katie Massart       |
| 1,650 Dason Phaul       | 1,227 Joseph Faisant     | 1,029 Mitchell Look  | 732 Lawrence Dennis    | 623 Dyoma Ramirez-Robles | 542 Laurekins Pardovani |
| 1,537 Nicholas Gasparro | 1,097 Fritzel Octave     | 1,001 Maurice Baritz | 660 Dawid Liniewski    | 614 Nathalie Kanzki      | 534 Jamie Winters       |



**6** BONUS TOTAL: **\$4,789,141**

|  |                                  |                                    |                                    |                                    |                                  |
|--|----------------------------------|------------------------------------|------------------------------------|------------------------------------|----------------------------------|
| <b>WORLD'S GREATEST</b><br>\$2,051,148 | <b>LEADERSHIP</b><br>\$1,356,630 | <b>RGA LEADERSHIP</b><br>\$319,010 | <b>MGA/RGA GROWTH</b><br>\$374,621 | <b>SA/GA TRAINING</b><br>\$643,099 | <b>REINSTATEMENT</b><br>\$44,633 |
|--|----------------------------------|------------------------------------|------------------------------------|------------------------------------|----------------------------------|

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

# FOUNDERS CLUB

September Qualifiers—  
Outstanding Producers & PR Representatives:



**Roghie Hassan Loo**

Chalom-Paz  
16 Qualifications  
\$140,321 Net ALP  
84.5 RET



**Muhammed Ashraf**

Theodore Pappas  
7 Qualifications  
\$84,073 Net ALP  
86.5 RET



**Max Quasem**

Cohen-Cohen  
44 Qualifications  
\$73,469 Net ALP  
88.1 RET



**Daniel Prinzo**

Surace-Smith  
2 Qualifications  
\$71,557 Net ALP  
93.6 RET



**Douglas Clarke**

Joseph Diecedue  
3 Qualifications  
\$71,134 Net ALP  
80.6 RET



**Tony Georges**

Surace-Smith  
1 Qualification  
\$56,386 Net ALP  
92.3 RET



## DIRECTORS OF THE MONTH



### Sales Directors of the Month



**Chris Vasu**  
Recruiting

Chris met 93.14% of Objective during September 2018.



**Rudi Camenzind**  
Training

Rudi had 36.88% growth over September 2017.

### PR Director of the Month



**Denise Gilbert**

Denise met 81.81% of Objective during September 2018.

# TIME -FOR A- WIN



**David Zophin**

President  
AIL/NILICO Agency Divisions

**WHENEVER I'M WATCHING FOOTBALL,** I never get comfortable until the clock runs out. Whether my team is totally dominating or it looks like pulling off a win could never happen, I know that once the fourth quarter begins, all bets are off.

And that's because when the fourth quarter comes, if the losing team is hungry enough, they'll come back and do the impossible. Those incredible upsets are the games that we remember. Those are the games that everyone talks about, when the final minutes turn everything around and the comeback team surprises everyone, both on the field and off.

So as we play out our own fourth quarter, I want all of you to feel that momentum of an end-of-game win. Maybe you've had a strong year, or maybe you haven't quite met your YTD goals ... either way, I want you all to pull out all the stops and play for a victory. Because the year isn't over yet. The final results of 2018 definitely aren't in, and there is still time to

qualify for Convention 2019 (and believe me, you don't want to miss it – Vegas will be epic).

By ending the year on a strong note, you set yourself up for success in 2019. Because at AIL/NILICO, momentum is everything. Success puts you in the mode and the mindset for more success, and that's true for everyone from Agents to SGAs. So right now, right this moment, make a clear and precise plan of action for the rest of 2018 and for first quarter next year. Your plan and the results that follow will drive your success, through next quarter and beyond.

Plus, the end of the year is the perfect time to up your game. With all of the holidays coming up, people are thinking even more about their families and the need to protect their financial well-being in the wake of tragedy. The end of the year can really be a great time for you and your customers – you have a better opportunity to boost your numbers while they gain some valuable protection. Everybody wins.

So when you're making your game plan for the rest of the year, it really all comes down to you. Are you hungry enough? Do you want it badly enough? Are you willing to hustle, to push, to go all out until the clock runs out and you've met or surpassed your goals?

Remember, this is the year of 'Here We Come,' and if you haven't lived up to that motto yet, now is the time to make a change. Now

is your chance to join the ranks of the numerous Agents who have risen to the challenge and made 2018 a standout year thus far. The final minutes are here, and it's all on the line. You are the one who decides your fate, and it's all up to you to claim your victory for the year. Get out there and grab a win – make 2018 your year to remember. 🏆





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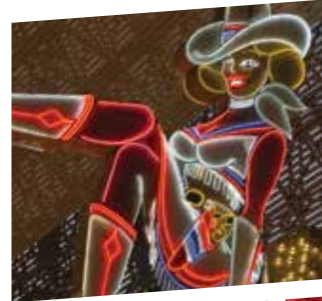
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